Number	Opened by	Created	Short description	Description
CS0003440	Katie Biggs		ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Katie Biggs	Created from: ARPA Public Comments -
			Worklorde Development - Natie Diggs	September 3, 2021
				To the ARPA Economic Transformation, Stabilization, and Workforce Development Advisory Commission,
				Thank you for the opportunity to comment on the Homeowner Assistance Fund (HAF) Plan. The support being provided to renters has been critical to stabilize COVID impacted residents during an unstable time. We are receiving more inquiries from struggling homeowners and look forward to the HAF funds being available as part of homeowner stability and COVID recovery.
				NeighborWorks Montana (NWMT) is a statewide affordable housing organization with a strong focus on homeownership as a critical opportunity for Montana families and individuals. A stable home is the bedrock for opportunity and growth in educational attainment, jobs and employment, and asset and wealth building. Through a network of 15 partner organizations NWMT provides housing education and counseling to new and aspiring homeowners statewide. Paired with financial support, such as down payment assistance loans and grants, clients who otherwise could not achieve homeownership are able to reach and

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				sustain their housing and financial goals.
				In the current environment the stability of homeownership for many Montanans is being challenged due to COVID related job and income loss, prolonged health setbacks, and the demands of caring for children out of school and quarantined family members. In the great recession when our country saw unprecedented rates of foreclosure NWMT and our partners ramped up foreclosure prevention efforts, including in-depth counseling to help clients avoid foreclosure, and loans to help bring clients current on their mortgages and back on stable footing. We were able to help thousands of clients avoid foreclosure by helping them to successfully modify their mortgages, bring their mortgages current, refinance or exit their properties through sale without foreclosure. While the current environment is different from what we faced in 2008 and subsequent years, there are lessons learned from that time that can contribute to good program design for HAF, to support housing stability in the wake of COVID.
				We support the current program elements and would like to suggest a
				couple of additional options to make the
				program effective for the people it aims to serve. Having smaller dollar grants of
				up to \$5,000 immediately available to shore up tax and fee gaps will help

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				provide immediate stability. The larger dollar loans up to \$25,000 structured as 0% deferred funds to help residents bring their mortgages current will help provide more permanent stability for many residents. However, given the variety of challenges that some of these homeowners are facing, NWMT recommends that Montana Housing be given the flexibility to make some loans forgivable.
				The foreclosure prevention loans that NWMT made in the great recession were largely successful, allowing clients to bring their mortgages current, and cover a short-term change in situation
				often due to loss of income or increasing mortgage payments. But there were borrowers for whom the challenges were longer-term and
				ultimately NWMT wrote-off about 15% of the loans that were made. Not all clients will be well served by layering additional loans on an already tall debt stack, even
				if those loans are deferred. We encourage you to allow some HAF program fund to be structured as
				forgivable loans to give clients more stable footing, and more financial strength in this uncertain time.
				Another critical aspect of the success of our work during the great recession is that clients had access to housing
				counseling and legal support. In addition to a statewide network of foreclosure counselors, NWMT partnered closely

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				with the Montana Attorney General's Office, the Montana Division of Banking, and the Montana Legal Services Association. Many clients were able to work with a foreclosure counselor in our network and successfully negotiate with their mortgage servicers directly, however there were many clients who needed additional legal and regulatory support to achieve a successful modification or exit. As was the case in 2008, we are now again in a complicated regulatory environment. The loan servicing industry is even more complex and difficult to navigate than it was in 2008.
				NWMT has applied for counseling funding from NeighborWorks America to provide housing stability counseling, including foreclosure counseling. Without strong support from legal and regulatory partners many clients will not be successful in avoiding foreclosure, even with counseling and \$25,000 in HAF funds. The federal rules allow some HAF program dollars to be used for counseling and other client services, including legal supports. We encourage Montana's HAF program to support these additional and necessary services.
				Again, we support the elements included in the plan draft, and we ask that you give Montana Housing the opportunity to make HAF dollars more flexible to meet the housing stability

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				needs of homeowners in Montana. The program should include more forgivable loan and grant options, and support for counseling and legal services.
				Thank you for your time and consideration.
				Kaia Peterson
				Executive Director 406-531-3449
CS0003388	John Burcaw	09-02-2021 10:50:36 AM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - John Burcaw	Created from: ARPA Proposal - Submitting a proposal for an accelerated Worker Readiness Program for Rapid Training/Retraining. We are looking to provide up to eight (8) 5-week rapid training/retraining cohorts for those unemployed, under-employed, or displaced because of the COVID-19 pandemic. The project goal is to place affected Montanans into construction and manufacturing careers in the following areas: Commercial Painter Decorator, Drywall Finisher, and Glazier. Please see the detailed proposal attached.

Number	Opened by	Created	Short description	Description
CS0003340	Samuel Park		ARPA Proposal - Economic	Created from: ARPA Proposal -
			Transformation, Stabilization & Workforce Development - Samuel Park	Greetings,
				I am seeking information on funding or assistance programs that may be available on behalf of the Highlands College Machining and Metalworking program specifically, and for machining and trades programs more generally. I am a local business owner and sit on the advisory board of Highlands College.
				To keep things brief A new program head, Mr. Tom Jungst, has taken the helm at Highlands College and is finding the machining and welding program to be in very tough shape. With 22 students presently in the program and one instructor, effective supervision in the shop and quality training is extremely difficult. As of this afternoon, The curriculum is being written one day ahead of class using materials from Mr. Jungst's previous teaching positions.
				Luckily Mr. Jungst has solid library of materials and resources to build from in this pinch. The 'program' however requires a comprehensive overhaul.
				My hope is that funding can be made available to hire a professional filming/editing service to assist in developing high quality training and demonstration videos, as well as video lectures. This content would be available for students on and off the

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				campus, to review as they like. An offering akin to MIT's Open Courseware at the extreme, or a library of quality 3-20 minute YouTube type videos at minimum. It would help to free up the instructors time, and most importantly, it provides a better means of demonstrating complex techniques or procedures prior to the students going onto the shop floor to execute the lesson. As you can imagine 22 student crowded around a small piece of equipment for a live demo is not terribly effective. A up to date, edited and annotated, video on a big screen followed by a discussion would be a much more valuable pre-exercise demonstration. The students can then go out and execute the lesson at their assigned equipment.
				In my view, the College should be offering educational content that at least competes with the 'garage' machinists on YouTube. Montana small businesses (machine shops and manufacturers) need a well trained workforce to compete. We don't have Boeing budgets, in house apprenticeships, company instructors, or large metropolitan pools of talent. We are very reliant on the skills we can hire, and must be extremely selective with costly and time consuming internal training. In any case no Montana machine shop can afford to teach the basics. This places high expectations on the students from the trades programs.

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				An expectation that has been unmet for so long most industry professionals I know have simply given up on the trades schools opting to snipe and poach employees from competitors. Day to day survival eats up all the resources that should be devoted to innovation, development, and growth. We have fallen decades behind the curve with our trades programs.
				We have an opportunity here to build up a new program in Butte, with a few motivated and inspired professionals. A clean slate to cultivate new industry partnerships, implement state of the art educational strategies, develop new trades resources, and field test new trades education methods (are there really any new ideas left). What's found to be successful here can be packaged and deployed in trades programs around the state. Videography and recorded demos are just one element, however they are a great first step with immediate practicality and would seem to dovetail nicely with the Covid funding requirements.
				In brief, this is what we are up to. If there is money available to assist in this effort it would be greatly appreciated and put to good use. I am happy to coordinate with Butte Silver Bow to focus the scope and submit a proposal. I have no idea how these programs
				work, yet, but as I watch trillions of taxpayer dollars evaporate I am

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				compelled to reach out in support of the trades. The trades which are vital to our national interests and to our local economies.
				Sincerely,
				Samuel Park President Imperium Tool & Instrument, Inc. Butte, Montana C: 406-431-6933 spark@imperiumengineering.com Shop P: 406-565-4020
C\$0002850	Judy Stinchcombe	08-16-2021 12:28:29 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Judy Stinchcombe	Created from: ARPA Proposal - As per the Workforce Homes LLC proposal from July 21st meeting, I am attaching the signed petition from the local businesses, stating that their businesses are not able to function to its full capacity due to work force shortage caused by lack of workforce homes. The ones that have phone numbers beside their business are the owners that were unable to meet with me in person, as they were too busy and are wearing many hats trying to run their business. We are still trying to secure the property that is for sale in the valley to build 14 two bedroom cottages (to start) and have them for local businesses to rent for their employees (to attract more employees). Thank you for your time.Judy Stinchcombe

Number	Opened by	Created	Short description	Description
CS0002849	Judy Stinchcombe	08-16-2021 12:23:08 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Judy Stinchcombe	As per Workforce Homes LLC proposal to build 14 two bedroom cottages in Paradise Valley for local Businesses work force. I am attaching the signed "petition" from many local business owners stating their businesses are not operating at full capacity or at all due to work force shortage caused by lack of housing. I would have had each one send separate emails to the arpa commission but they are all so busy wearing many hats to run their businesses. There are contact numbers for the owners that were contacted via phone, because not avail in person. thank you for your time. Judy Stinchcombe
CS0002818	Rose Hughes	08-13-2021 07:10:58 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Rose Hughes	Created from: ARPA Proposal - Attached is proposal memorandum from Montana Health Care Association related to Infection Control in Long Term Care Facilities and Premium Pay, Housing, and Child Care for Long Term Care CNAs and Direct Care Workers.

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CS0002728	Nicole Borner		ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Nicole Borner	Created from: ARPA Public Comments -
			Worklorde Bevelopment Woole Borner	Dear Honorable Committee Members,
				I am writing in support of the Montana Agriculture Resiliency Program Grant, submitted to the committee by Montana Department of Agriculture.
				As you are all aware, the fall out and economic impacts from COVID-19 on the food chain supply has put the need to address food production and supply chain simplification in a more localized and focused view.
				We also know from experience, that when we strengthen and empower generational agriculture businesses, local small business and entrepreneurs, the result is a resilient and long lasting healthy effect on local economies and subsequently the economy of Montana as a state.
				The three tiers of the Montana Agriculture Resiliency Program Grant provides a way for existing and new businesses in the field of agriculture and food provision. This is an excellent start to strengthening the our state and nation's food supply, distribution and workforce development. The MARPG proposals, provides an excellent means for public and private partnerships to foster growth and entrepreneurship in our state.

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				I also encourage you to consider expanding the definition of businesses that can apply for the opportunity to either start a new venture or expand their already existing business. Often when opportunities like this come around, the ability for new entrepreneurs to capitalize on the funding to is not available to them. Consequently, we stifle new businesses.
				I respectfully ask that you approve the Montana Agriculture Resiliency Program Grant in the funding package for the Economic Transformation, Stabilization and Workforce Development portion of how to allocate the federal funds to alleviate the impacts of COVID-19.
				I appreciate the work you do for the great state of Montana. Thank you for considering my request. Respectfully, Nicole Borner

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CS0002719	Adrienne Bombelles	08-11-2021 06:19:13 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Adrienne Bombelles	I am writing on behalf of the Montana Budget & Policy Center to urge that Montana Housing be granted full flexibility to decide whether to structure the ARPA Housing Assistance Fund program as a grant or loan. The Montana Budget & Policy Center is a nonpartisan, nonprofit organization that provides in-depth research and analysis on tax, budget, economic policies to promote opportunity and fairness for all Montanans. COVID-19 has forced many Montana homeowners to fall behind on their mortgages and other housing-related expenses and imposed great financial hardship onto these households through no fault of their own. The purpose of the Housing Assistance Fund is to mitigate this financial hardship facing homeowners and help them stay in their homes. We find it concerning that the Housing Assistance Fund plan currently proposed is structured solely as a loan, and this will impose another financial burden on COVID-impacted homeowners trying to get back on their feet. We believe that the \$5,000 grant to mitigate immediate displacement is good. Still, we hope that Montana Housing has the flexibility to use the \$25,000 in homeowner assistance as a loan or grant.

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				The Emergency Rental Assistance program provided direct housing assistance that successfully helped many COVID-impacted renters maintain their housing. Montana Housing should have the flexibility to use our Housing Assistance Funds in the same way and extend the same opportunities to Montana homeowners facing COVID-related hardship.
				Please grant Montana Housing the opportunity to make these Housing Assistance dollars flexible and used as grants or loans that best serve eligible Montana homeowners struggling to stay in their homes.
				Sincerely, Adrienne Bombelles Senior Policy Analyst Montana Budget & Policy Center

Number	Opened by	Created	Short description	Description
CS0002718	Andrea Davis	08-11-2021 04:48:18 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Andrea Davis	Created from: ARPA Public Comments - Thank you for the opportunity to comment and for serving on this subcommittee. Homeword is a Housing Counseling Agency in Missoula and is a partner in the statewide NeighborWorks Montana network. Over the course of the last 25 years, we have served 17,500 Montanans with homebuyer and financial education through our homeownership center. That includes foreclosure prevention and mitigation counseling after the 2008 housing crisis.
				We are acutely aware of the lasting devastation that occurs to a family when they lose their home. Collectively as a nation we learned from the 2008 crisis that we should have worked to keep people in their homes rather than see the social and economic unraveling that occurred with mass evictions and foreclosures. We have that opportunity now through the ARPA funding and this proposed Housing Assistance Fund (HAF) program.
				As proposed, the \$5,000 grant to provide immediate mitigation of displacement is a very good thing. We also believe there are circumstances where the maximum amount of \$25,000 could and should be provided as grant and where it could be loaned to a family for repayment back to the state. We

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				implore you to give Montana Housing the discretion and flexibility they need to administer this program most effectively to keep Montanans housed and stable.
				There are several examples Montana Housing, NeighborWorks Montana and Homeword could provide that would set up an accountable and responsible program that would meet the needs of Montana families who are struggling to keep their homes and meet the intent of the federal funding.
				We are grateful to see the current proposal shifted away from a 10-year term note, to one where payments are not expected until the first mortgage is paid off and the state loan is due upon sale. That said, we still believe there is opportunity to maximize the benefit to Montanans' home stability and give Montana Housing the discretion to allow a grant or loan up to \$25,000.
				Thank you for your time and consideration. Andrea Davis, Homeword

Number	Opened by	Created	Short description	Description
CS0002700	Tracy McIntyre	08-11-2021 12:11:59 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Tracy	Created from: ARPA Public Comments -
			McIntyre	Dear Commission Members:
				I am writing to urge your strong support
				for a proposal by the Administration to
				use ARPA funds to develop a robust
				revolving loan fund (RLF) program to be administered by the Montana
				Department of Commerce, An RLF
				program is an outstanding use of these
				funds as Montana works to create a
				stronger, more diverse economy as we
				emerge from the economic stagnation
				caused by the global pandemic.
				A Commerce-administered RLF
				program should be designed to take full
				advantage of the many RLFs that are
				currently working throughout Montana to
				help businesses start up or expand. For
				decades, non-profit regional and local
				economic development organizations have operated RLF programs in every
				corner of Montana and have been key in
				helping grow our state's economy and
				keeping our Main Streets vibrant.
				It is also important to include economic
				development organizations, that are
				willing and able to operating new RLF
				programs. As the Director of the
				Montana Cooperative Development
				Center, I would love to see the
				development of a revolving loan fund
				that is directly tied to cooperatives. This
				would be a game-changer for our

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				cooperative community. According to the BBER's 2020 Cooperative impact report, Montana Cooperatives provide an economic impact of 23,480 jobs and \$1,595.5 million in personal income and affects over 33,000 Montana citizens. MCDC exists to help build the cooperative ecosystem and provides services to form new cooperatives in every industry. Our office is working with communities across the state to address the issues of childcare, housing, and food/meat processing and distribution. Yet, when we have a new cooperative forming we often have to go outside of the State to a National Bank to find loan funds. We urge the Commission when developing the RLF program under Commerce to make it available for organizations that have RLF but also give opportunity for new RLF programs to be formed, as long as the new programs can show proper management and administration of those funds. A significant investment in an RLF program with ARPA funds also assures that both urban and rural Montana will benefit. Additionally, funding for this RLF program will continue to positively impact our economy for decades to come, as the very nature of revolving loan funds is that they continue to be relent to new business ventures as loans are repaid, thus creating a perpetual source of funding for business start-ups and expansions in our state.

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				Thank you for your consideration and we at the Montana Cooperative Development Center are available to discuss our projects to that are addressing housing, agriculture, childcare, and workforce at any time.

Number Opened by Created Short description Description C\$0002054 Andrea Davis Transformani, Simbilization & Workforce Development - Andrea Davis Thank you for the opportunity to comment and for the service you're openiding on this subcommittee. I service as the Executive Director of Homeword. Homeword supports the recommendation put forth by the Montana Department of Commerce to provide gap financing for affordable housing development impacted by COVID-19. Homeword uses sustainable methods to strengthen Montana communities by teaching homebuyer development and financial skill building and creating safe, healthy homes people can afford. Over the last 27 years we've developed 1.319 homes at 22 properties in 13 Montana communities that are home to 2,000 Montanana; with homebuyar and financial education through our homeowneship center. COVID-19 exacetated an already challenging formula for developers like Homeword to produce developers like Homeword to produce developers and anarody challenging formula for developers and the rate they are needed for Montanana communities. Everything from supply chain and bedreitungtions to leging verification processes for leasing to qualified enters. Gevelopers had to shoulder the builden in project firmancing. By nature, these projects operate with incredibly light margins. We have goten					
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					incredibly tight margins. We have gotten

Number	Opened by	Created	Short description	Description
				very creative yet absorbing increased costs from materials, labor and financing threatens the property's viability over the long term. We stand behind the recommendation of providing this gap financing in the form of grants. Homeword can illustrate in five (5) different project scenarios how we have exhausted alternative cost cutting techniques, increased the amount of debt the projects can viably withstand and invested earned developer fees back into the projects to see them through to completion. The Department has thoughtfully proposed how to proceed utilizing the framework from existing housing programs the state currently administers. This proposal gets intended funds to necessary projects and will deliver nearly 1,000 qualify, affordable homes to Montana's workforce, seniors and persons with disabilities. Montana's real estate markets are more out of reach today for everyday Montanans than we have ever witnessed before. We strongly support this funding recommendation. Thank you for your thoughtful consideration!

Number	Opened by	Created	Short description	Description
CS0002625	Tina Oliphant	08-06-2021 03:40:26 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Tina Oliphant	Created from: ARPA Public Comments -
				Dear Commission Members:
				This letter is presented to express the strong support for a proposal by the Administration to use ARPA funds to develop a \$40 million revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. As an economic developer in rural Montana (Libby, MT,) access to capital is a scarce resource for our underserved area. I believe a revolving loan fund is a logical use of ARPA funds with the added benefit of continuing into perpetuity. These loans roll over (paid back), thereby generating future generations of value for our economy. A Commerce-administered RLF program should be designed to take full advantage of the many RLFs that are currently working throughout Montana to help businesses start-up or expand. These local RLFs are well managed to serve the mission of local development organization – they are building of our economies. Strong relationships with our partner banks are in motion to support and disperse these funds for
				business projects in our communities. Thank you for considering this
				generational investment in a revolving loan fund program for Montana.

Number	Opened by	Created	Short description	Description
				Tina Oliphant, Executive Director Lincoln County Port Authority

Number	Opened by	Created	Short description	Description
CS0002618	Kelcie Bates	08-06-2021 12:51:22 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Kelcie Bates	Created from: ARPA Public Comments -
			TO THE STATE OF TH	Dear Commission Members:
				I am writing to urge your strong support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy as we emerge from the economic stagnation caused by the global pandemic.
				program should be designed to take full advantage of the many RLFs that are currently working throughout Montana to
				help businesses start-up or expand. For decades, non-profit regional and local
				economic development organizations have operated RLF programs in every
				corner of Montana and have been key in helping grow our state's economy and keeping our Main Streets vibrant.
				A proposed \$40 million investment into
				this RLF program will significantly add to our state's ability to provide financing to
				businesses that will, in turn, create jobs,
				expand our tax base and assure that
				Montana's entrepreneurial community
				has the resources it needs to flourish. By utilizing already-established RLF
				administrators in Montana to invest in

Number	Opened by	Created	Short description	Description
				solid job-creating projects, you are smartly using existing resources to maximize the impact of this investment, minimizing administrative burden on the State of Montana, and assuring quality underwriting standards.
				A significant investment in an RLF program with ARPA funds also assures that both urban and rural Montana will benefit, as existing RLF funds are currently utilized in every corner of our state in communities of every size. An example of this is Great Northern Development Corporation's own RLF program, which currently has more than \$2.7 million invested in approximately 30 businesses of every type in communities spread throughout our rural area of 6 counties in northeastern Montana.
				Additionally, funding for this RLF program will continue to positively impact our economy for decades to come, as the very nature of revolving loan funds is that they continue to be relent to new business ventures as loans are repaid, thus creating a perpetual source of funding for business start-ups and expansions in our state.
				Thank you for considering this generational investment in a revolving loan fund program for Montana.

Number	Opened by	Created	Short description	Description
CS0002446	James Thaden	08-06-2021 11:42:59 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - James	Created from: ARPA Public Comments -
			Thaden	Dear Commission Members:
				Along with Montana's network of CRDC's and many members of MEDA, I am writing to express strong support for the proposed \$40 million investment into an ARPA funded Revolving Loan Fund (RLF) program to be administered by the Montana Department of Commerce. Our organization, Lake County Community Development corporation (dba Mission West Community Development Partners), are ardent supporters of this proposal. For the past 25 years our organization has supported community based economic development in Lake, Mineral and Sanders Counties. We are a Montana CRDC with RLFs funded
				through the U.S. Treasury CDFI program, the USDA IRP Program and the U.S. Department of Commerce (EDA). We currently have \$4,004,783 of loans outstanding to over 75 small businesses in the region we serve. The small business loans and technical support we provide are vital to the local economy of our 3-county region.
				Nearly 20 years ago our very successful, local revolving loan program was originally capitalized by the Montana CDBG program. Without this bold support from the State of Montana,

Number	Opened by	Created	Short description	Description
				our fledging organization would not
				have been able to gain the traction
				needed to eventually leverage
				Montana's seminal RLF investment into
				our much larger portfolio of state and
				federally supported RLF loans and
				grants.
				We believe a Montana Department of
				Commerce-administered RLF program
				will quickly, efficiently and fairly deploy
				ARPA funding through a rapid response
				that takes full advantage of the
				experience and expertise of the network
				of locally implemented RLFs that are
				currently working throughout Montana.
				By utilizing the already-established RLF
				network in Montana, we are confident
				you will accomplish the intended use of
				ARPA funding to quickly deploy the
				funds, while at the same time
				maximizing the impact of the ARPA
				investment by funding existing programs
				which multiply the impact of this
				generous investment over time. As the
				history of our organization clearly demonstrates, State funded RLF
				programs do indeed compound
				exponentially over time. The benefit to
				the citizens of Montana derived from an
				RLF program is literally perpetual. Few,
				if any, other forms of State funded
				community economic investment can
				make this claim.
				Thank you for considering this
				generational investment in a revolving
				loan fund program for Montana.

Number	Opened by	Created	Short description	Description
				This program has enormous potential to accelerate our region's economic recovery from the devasting impact of Covid 19. We strongly support the proposal and anxiously look forward to participating. Jim Thaden Executive Director Mission West Community Development Partners 407 Main Street Ronan, MT 59864 (406) 676-5904 www.missionwestcdp.org
CS0002391	Don Sterhan	08-05-2021 04:33:16 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Don Sterhan	Created from: ARPA Proposal - MRM Unified Campus; please see attached proposal

Number	Opened by	Created	Short description	Description
CS0002371	Stephen Walter	08-05-2021 01:07:42 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Stephen	Created from: ARPA Public Comments -
			Walter	Dear Commission Members:
				I am writing to urge your strong support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy as we emerge from the economic stagnation caused by the global pandemic. A Commerce-administered RLF program should be designed to take full advantage of the many RLFs that are
				currently working throughout Montana to help businesses start-up or expand. For decades, non-profit regional and local economic development organizations have operated RLF programs in every corner of Montana and have been key in helping grow our state's economy and keeping our Main Streets vibrant.
				A proposed \$40 million investment into this RLF program will significantly add to our state's ability to provide financing to businesses that will, in turn, create jobs, expand our tax base and assure that Montana's entrepreneurial community has the resources it needs to flourish. By utilizing already-established RLF administrators in Montana to invest in

Number	Opened by	Created	Short description	Description
				solid job-creating projects, you are
				smartly using existing resources to
				maximize the impact of this investment,
				minimizing administrative burden on the
				State of Montana and assuring quality
				underwriting standards.
				A significant investment in an RLF
				program with ARPA funds also assures
				that both urban and rural Montana will
				benefit, as existing RLF funds are
				currently utilized in every corner of our
				state in communities of every size. An
				example of this is Montana West
				Economic Development's own RLF
				program, which currently has more than
				\$6.5 million invested in approximately
				65 businesses in Northwest Montana.
				It's a great program that has bridged the
				gap to help new business owners keep
				it local and also to help increase
				employment in the Flathead Valley.
				Montana West has helped over 439
				businesses over the last 20 years with
				our RLF funds. Having a fund that we
				can continue to use and grow our fund
				base would be key to helping more
				people out.
				Thank you for considering this
				generational investment in a revolving
				loan fund program for Montana.

Number	Opened by	Created	Short description	Description
CS0002354	Paul Reichert	08-05-2021 11:43:41 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Paul Reichert	Created from: ARPA Public Comments -
			·	Dear Commission Members:
				I support the idea to use ARPA funds to develop a robust \$40 million revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy as we continue to navigate the global pandemic.
				For decades, non-profit economic development organizations like Prospera have operated RLF programs that have helped dozens of companies secure financing in small towns across Montana. A Commerce-administered RLF program can take full advantage of existing economic development organizations that already have working relationships with businesses to put these funds to work in Montana through local business development efforts.
				A proposed \$40 million investment into this RLF program will significantly add to our state's ability to provide financing to businesses that will, create jobs, expand our tax-base and strengthen Montana's entrepreneurial community.
				A significant investment in an RLF program with ARPA funds also assures

Number	Opened by	Created	Short description	Description
				that both urban and rural Montana will benefit. In fact, Prospera's RLF program has supported businesses in nearly every community in our region with RLF business loans in Big Sky, Three Forks, Belgrade, Livingston, Bozeman, Gardiner, Clyde Park, Emigrant, and places in between.
				A new ARPA funded RLF program will continue to positively impact our economy for decades to come, as RLF funds are lent to local businesses and the revolved funds "stay local". RLFs are by design a perpetual source of funding for business start-ups and expansions in Montana.
				Thank you for considering my comments and I hope you will support this generational investment in a revolving loan fund program for Montana.
				Paul Reichert, Executive Director Prospera Business Network

Number	Opened by	Created	Short description	Description
CS0002327	Elisabeth Epley	08-05-2021 09:02:39 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Elisabeth	Created from: ARPA Public Comments -
			Epley	Support for Revolving Loan Program Dear Commission Members:
				I am writing to encourage your support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy that will benefit Montanans for years to come. \$40 million investment into this RLF program will significantly add to our state's ability to provide financing to businesses that will, create jobs, expand our tax base and assure that entrepreneurs have the capital needed to grow their business. By utilizing already-established RLF administrators in Montana to invest in solid job-creating projects, we avoid "reinventing the wheel" and use existing financial infrastructure to maximize the impact of this investment, remove the administrative burden on the State of Montana and keeps government smaller. A Commerce-administered RLF program should be designed utilize as many of the RLFs that are currently working throughout Montana to help

Number	Opened by	Created	Short description	Description
Number	Opened by	Created	Short description	businesses start-up or expand. For decades, non-profit regional and local economic development organizations have operated RLF programs in every corner of Montana and have been key in helping grow our state's economy and keeping our Main Streets vibrant. A significant investment in an RLF program with ARPA funds provides both urban and rural Montana benefit since existing RLF funds are available throughout the state in communities of all sizes. Because these funds "revolve" and the money stays in the local communities this RLF program will continue to positively impact our economy for decades to come. The revolving loan funds will continue to be re-lent to new business ventures as loans are repaid, thus creating a perpetual source of funding for business start-ups and expansions in our state. Thank you for considering this generational investment in a revolving loan fund program for Montana.
				Sincerely, Beth Epley Executive Director Eastern Plains Economic Development Corporation

Number	Opened by	Created	Short description	Description
CS0002323	Tim Guardipee	08-05-2021 08:12:02 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Tim	Created from: ARPA Public Comments -
			Guardipee	Dear Commission Members:
				I am writing to urge your strong support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy as we emerge from the economic stagnation caused by the global pandemic. A Commerce-administered RLF program should be designed to take full advantage of the many RLFs that are currently working throughout Montana to help businesses start-up or expand. For decades, non-profit regional and local economic development organizations have operated RLF programs in every corner of Montana and have been key in helping grow our state's economy and keeping our Main Streets vibrant.
				A proposed \$40 million investment into this RLF program will significantly add to
				our state's ability to provide financing to businesses that will, in turn, create jobs,
				expand our tax base and assure that
				Montana's entrepreneurial community
				has the resources it needs to flourish.
				By utilizing already-established RLF administrators in Montana to invest in

Number	Opened by	Created	Short description	Description
				solid job-creating projects, you are smartly using existing resources to maximize the impact of this investment, minimizing administrative burden on the State of Montana and assuring quality underwriting standards.
				A significant investment in an RLF program with ARPA funds also assures that both urban and rural Montana will benefit, as existing RLF funds are currently utilized in every corner of our state in communities of every size. An example of this is Bear Paw Development's own RLF program, which currently has more than \$6 million invested in approximately 70 businesses of every type in communities spread throughout our rural area of northern Montana.
				Additionally, funding for this RLF program will continue to positively impact our economy for decades to come, as the very nature of revolving loan funds is that they continue to be relent to new business ventures as loans are repaid, thus creating a perpetual source of funding for business start-ups and expansions in our state.
				Thank you for considering this generational investment in a revolving loan fund program for Montana.

Number	Opened by	Created	Short description	Description
CS0002318	Christopher Coburn	08-04-2021 05:41:46 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Christopher Coburn	Created from: ARPA Public Comments - I'd like to voice my support for the use of ARP funds to incentivize affordable housing development in our communities, and for grants to ag producers working on innovative
				solutions to bolster local food production and distribution. Taken together, these investments will work to strengthen the health and wellness of communities across the state - something desperately needed as we continue to navigate this pandemic. Thanks for the opportunity to comment.

Number	Opened by	Created	Short description	Description
CS0002317	Julie Foster	08-04-2021 05:18:01 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Julie Foster	Created from: ARPA Public Comments -
			nemero zero primani edine i edile.	Dear Commission Members:
				I am writing to request your strong support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program will be an excellent use of funds these funds as Montana continues to work to create a stronger, more resilient and diverse economy as we emerge from the pandemic.
				Businesses are not yet seeing a return to normal. The post-pandemic time has brought a different set of extreme
				challenges to businesses in Montana; a lack of work force, no housing available even if a person can pay the much
				higher cost, and a lack of supplies. Businesses are cutting hours in match
				the workforce that they are able to get. New processes for doing business are
				now necessary for the post-COVID economy. Cash that was planned for
				investment to capture opportunity has been spent reacting to COVID-19 and
				now reacting to post-COVID. Most businesses need access to readily
				available gap funding, which will reduce
				the risk to their main lenders, the banks. RLF's cannot solve all of these
				problems, but can reduce the impacts through our services, and we can help

Number	Opened by	Created	Short description	Description
				business weather this storm too. Businesses need to rebuild cash reserves, re-establish their ability to borrow (without government assistance), and return to their dependable revenue trends, i.e. steady state.
				A Commerce-administered RLF program should be designed that will put to full use the many RLF's that are in local communities throughout the state. The state has invested in training, software, and seed funding for most of these RLF's over a long period of time. Because of the state's long-term investment in our RLF's we are ready to accept funds, and we have long standing processes in place to be responsible underwriters, to track the funds, and to ensure the most effective and highest return on investment for the business, the state, and the taxpayers. The local RLF's assist businesses with loan applications, and leveraging funds to their fullest, and we have an excellent record of success. Additionally, many of the RLF organizations provide businesses with planning help and many types of technical assistance. We have years long relationships with lenders in the community, with the business owners, and other partners.
				For years' local economic development organizations, and regional organizations have operated RLF programs in every corner of Montana. A

Number	Opened by	Created	Short description	Description
				\$40 million investment into this ARPA RLF program will significantly add to our state's ability to stabilize its economy and provide the right financing to businesses that will, in turn, retain and create jobs, expand our tax base, and enable the entrepreneurs of Montana access to the capital and other resources necessary to emerge strong.
				RLF funds are currently available in most of our communities. Investment in a RLF program with ARPA funds will help ensure that both urban and rural Montana will benefit. An example of this is Ravalli County Economic Development's RLF program that has loaned more than \$4 million in 34 loans to businesses of many kinds. During the great recession we made a loan to a local manufacturer that could not get financing anywhere else. That manufacturer lived to see another day and now employees more than forty people and is the fourth largest in the nation, in their industry. But for our RLF, this business would no longer exist.
				RLF's by their nature continue to provide economic benefit for years to come. When the state and the federal government need assistance getting their programs out to the businesses that will use them, the agencies turn to the local development organizations. Please, wisely use the resource partners that the state had cultivated and turns to all the time.

Number	Opened by	Created	Short description	Description
				Thank you for considering this investment in a revolving loan fund program for Montana, now and for our future.
				Sincerely Julie Foster Ravalli County Economic Development Authority (406) 375-9416
CS0002312	Paddy Fleming	08-04-2021 04:25:24 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Paddy Fleming	Created from: ARPA Proposal - Free Manufacturing Bootcamp training for people considering careers in manufacturing. The Montana Manufacturing Extension Center (MMEC) can provide manufacturing boot camps throughout the state for individuals that are considering careers in manufacturing. This would consist of a 1-week course, 5 days, 8 hours/day of training on the basics of manufacturing, manufacturing math, communication skills, work ethics, safety, quality, print reading and lean manufacturing. MMEC's current federal funding does not cover helping individuals seeking manufacturing employment. MMEC can provide each boot camp for \$10,000

Number	Opened by	Created	Short description	Description
CS0002303	Paddy Fleming	08-04-2021 01:22:49 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Paddy	Created from: ARPA Public Comments -
			Fleming	Provide training grants to individuals who are interested in obtaining a manufacturing job.
				Grant would be to pay for one year subscription to Tooling U unlimited online training.
				Please see https://www.toolingu.com/catalog
				Cost is \$950 dollars/year and gives an individual access to over 500 on-line manufacturing training classes that are from beginner to advanced.
				The Montana Manufacturing Extension Center (MMEC) can provide free guidance and assistance with job hunting to the individual at no additional cost.

Number	Opened by	Created	Short description	Description
CS0002297	Judy Stinchcombe	08-04-2021 12:15:02 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Judy Stinchcombe	Paradise Valley NEED for workforce Housing! As a resident of Paradise Valley, my husband and I wanted to go out for dinner last night, We drove to the first restaurant Emigrant Outpost and it was packed, with 3 workers (one being a bar tender) rushing around trying desperately to serve people, There was a sign at the bar to please have patience with their servers as they were short staffed. We left and drove to the next restaurant Follow Yer Nose BBQ and they were closed - only open now from Thurs-Sun due to staff shortage, We then drove to the third restaurant - Chico Hot Springs, and it was packed, and we were told it would be over an hour for our food due to staff shortage. We then drove to the Forth Restaurant, Pine Creek Lodge, and they were closed, We drove into Livingston, and stood in an hour line for a burger at Marks in and Out, Many restaurants in Livingston are only open a few days a week or closed. We are business owners and residents of Paradise, and we cant get service/food, What must our tourist be thinking and going through, I doubt they will ever be back. We need Workforce Housing in Paradise Valley so bad. Please approve The proposal by Workforce Homes LLC. Thank you Judy Stinchcombe.

Number	Opened by	Created	Short description	Description
CS0002280	D2280 Paul Tuss 08-04-2021 10:50:22 AM ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Paul Tuss	Transformation, Stabilization &	Created from: ARPA Public Comments -	
				Dear Commission Members:
				I am writing to urge your strong support for a proposal by the Administration to use ARPA funds to develop a robust revolving loan fund (RLF) program to be administered by the Montana Department of Commerce. An RLF program is an outstanding use of these funds as Montana works to create a stronger, more diverse economy as we emerge from the economic stagnation caused by the global pandemic.
				program should be designed to take full advantage of the many RLFs that are currently working throughout Montana to
				help businesses start-up or expand. For decades, non-profit regional and local
				economic development organizations
				have operated RLF programs in every corner of Montana and have been key in
				helping grow our state's economy and keeping our Main Streets vibrant.
				A proposed \$40 million investment into
				this RLF program will significantly add to our state's ability to provide financing to
				businesses that will, in turn, create jobs,
				expand our tax base and assure that Montana's entrepreneurial community
				has the resources it needs to flourish.
				By utilizing already-established RLF
				administrators in Montana to invest in

Number	Opened by	Created	Short description	Description
				solid job-creating projects, you are smartly using existing resources to maximize the impact of this investment, minimizing administrative burden on the State of Montana and assuring quality underwriting standards.
				A significant investment in an RLF program with ARPA funds also assures that both urban and rural Montana will benefit, as existing RLF funds are currently utilized in every corner of our state in communities of every size. An example of this is Bear Paw Development's own RLF program, which currently has more than \$6 million invested in approximately 70 businesses of every type in communities spread throughout our rural area of northern Montana.
				Additionally, funding for this RLF program will continue to positively impact our economy for decades to come, as the very nature of revolving loan funds is that they continue to be relent to new business ventures as loans are repaid, thus creating a perpetual source of funding for business start-ups and expansions in our state.
				Thank you for considering this generational investment in a revolving loan fund program for Montana.

Number	Opened by	Created	Short description	Description
CS0002279	Karl Johnson	08-04-2021 10:41:15 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Karl Johnson	Created from: ARPA Public Comments -
			·	Hello,
				I would like to encourage the Commission to prioritize local food system resiliency when considering how to spend these funds. The pandemic has surely highlighted how our dependence on international markets is risky and that having food security and sovereignty provided by our State's producers is vital.
				I also believe that supporting regenerative agricultural practices is important and funding to stimulate this growing segment of our agricultural economy is imperative to being resilient in the future. Our soil health is the key to the long-term success of our Montana Farmers. Thanks!

Number	Opened by	Created	Short description	Description
CS0002275	Paddy Fleming	08-04-2021 10:34:08 AM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Paddy Fleming	Created from: ARPA Proposal - Provide grants to Montana's small manufacturers to purchase and install automation. Benefit: Manufacturers are turning down new business because they cannot get workers. Automation will help increase output and State GDP without increasing the demand for low skilled workers. Suggestion: Maximum grant \$100k. Suggestion: Grants only available to manufacturers with less than 100 employees Suggestion: Allow the grant money to be used to purchase automation equipment
CS0002174	Bryan Warwood	08-02-2021 07:24:58 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Bryan Warwood	Created from: ARPA Public Comments - Child care is a fiscal challenge for many in our work force. Even if daycares have reopened with limited staffing capabilities after COVID, the cost of daycare has now pushed many Montanans out of the work force. A good use of the ARPA funds would be to help families with the cost of day care, and to help daycare providers pay and maintain qualified employees. These efforts will help get Montanans back into the workforce.

Number	Opened by	Created	Short description	Description
CS0002137	Judy Edwards	07-30-2021 10:51:07 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Judy Edwards	Under the category of Value Added Agriculture, please continue to support the department's 3 tier approach with the Montana Agriculture Resiliency Program, As the USDA just did a Value added grant program focused mainly on marketing, we need to make sure more than marketing is offered through the Montana grants and include ranching infrastructure described in the Resiliency strategies.

Number	Opened by	Created	Short description	Description
Number CS0002109	Jon Clarenbach	Created 07-29-2021 10:26:31 AM	Short description ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Jon Clarenbach	Description Created from: ARPA Public Comments - There needs to be funding for local agriculture. This is a vital and growing part of Montana's ag economy. We need to build food resiliency locally by supporting Montana's small farmers and ranchers while keeping those dollars in our local economies and achieving a great return on the investment. The pandemic exposed our dependency on an national food system that is broken.
				We need to instead focus locally and build food resiliency using Montanans not focus on the export markets. Put the money towards on-farm infrastructure and equipment upgrades such as greenhouses, cold-storage, marketing and promotion, specialized delivery vehicles, retail storefronts, food safety enhancements, and other projects that enable the increased production and distribution of locally marketed foods.

Number	Opened by	Created	Short description	Description
CS0002053	Gary Matson	07-27-2021 10:33:03 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Gary Matson	Re: August 12 meeting of The Economic Transformation and Stabilization and Workforce Development Advisory Commission, meeting, Allocation of funds. Worker shortage: Provide local governments with funding to survey businesses and identify whether causes are wage scale, training, or other and collaborate with these businesses in identifying solutions. Housing shortage: Provide incentives to contractors/developers for constructing "affordable" housing through appropriate design and lot sizes and through efficient construction. Childcare shortage: a) Enable specialized childcare training in state colleges and universities; b) Subsidize childcare costs for families with earnings so low that childcare is unaffordable.
CS0002020	Jeffrey T. Patterson	07-25-2021 02:56:39 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Jeffrey T. Patterson	Please find proposal documents attached

Number	Opened by	Created	Short description	Description
C\$0002011	Sanford Stone	07-24-2021 03:19:56 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Sanford Stone	I recommend that ARPA funds be utilized to strengthen the business communities on the east side of glacier park. These small, family owned businesses lost 100% of their income last year and are now struggling to make up for their losses while dealing with the new NPS ticketed entry system, a solution designe to benefit the west side of the park to the detriment of the East Glacier, St. Mary, and Babb communities. There is an incredible lack of employees, and no restaurant is able to be open anywhere near its normal hours or capacity. Even if there were readily available employees, there are extremely limited housing options, which impacts local businesses, local Communities, and Glacier Park itself. Property taxes in these areas are extremely high thanks to the "scenic corridor" valuations, yet very few services are provided. There is also horrific cell phone service and the internet is the worst in the state. Relief for the east side of Glacier Park would be an excellent use of ARPA funds.

Number	Opened by	Created	Short description	Description
CS0002010	Sanford Stone	07-24-2021 03:16:59 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Sanford Stone	I recommend that ARPA funds be utilized to strengthen the business communities on the east side of glacier park. These small, family owned businesses lost 100% of their income last year and are now struggling to make up for their losses while dealing with the new NPS ticketed entry system, a solution designe to benefit the west side of the park to the detriment of the East Glacier, St. Mary, and Babb communities. There is an incredible lack of employees, and no restaurant is able to be open anywhere near its normal hours or capacity. Even if there were readily available employees, there are extremely limited housing options, which impacts local businesses, local Communities, and Glacier Park itself. Property taxes in these areas are extremely high thanks to the "scenic corridor" valuations, yet very few services are provided. There is also horrific cell phone service and the internet is the worst in the state. Relief for the east side of Glacier Park would be an excellent use of ARPA funds.

Number	Opened by	Created	Short description	Description
CS0002006	Jonathan Slyker	07-23-2021 11:09:24 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Jonathan Slyker	Weigh the benefits and risks of converting coal power plants to run on SMRs. Retrofitting them could be a way to add new jobs and industry as well as making them run on a source of clean, "green" energy. So long as it's done right. We need to look to the future and stop this fossil fuel nonsense that's obviously bad for our state and the world. It's a finite resource. Why wait for the inevitable? Be on the forefront of innovation instead of fighting against the tide constantly. Change can be a good thing. It's the one constant in life. I know my area code is from Massachusetts, but I've lived here for 6 years. No matter where I live, I just want people to be better off and to improve the world in which we reside. Thanks.

Number	Opened by	Created	Short description	Description
CS0002001	madelein owen	07-23-2021 01:22:16 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - madelein owen	l've lived in Montana for over twenty years and during that time l've done a number of jobs and my comment is this: education needs to be considered a vital supplement to, not a replacement for on the job training. Many workers I know have to sacrifice a good education in order to be able to pay the bills. Quality of life here needs a major overhaul. Many folks are suffering from addiction and depression, for which an entire industry has been created. I think that diverting these matters from the legal system in favor of better support and education for employers could resolve this. Improving infrastructure around public transportation and family/medical leave would also be highly effective. I have witnessed many untrained, undereducated workers injure themselves and are unable to take time off for treatment, then fall prey to addiction and the system that profits off of it. This can all be prevented if people have access to better food, housing and healthcare in a dignified manner that allows them self stewardship. Housing should be looked at in terms of ownership rather than providing more affordable rentals. Corporations prey on public housing and communities suffer as a result. Home ownership is a foundation for development of all these issues in addition for us to stimulate agricultural growth in our communities.

Number	Opened by	Created	Short description	Description
				I think a major key to integrative solutions will be making Montana more tech savvy, working on our internal systems and making sure everyone that wants or needs to can communicate effectively using them. Many Montanans work hard, but not as many work smart. There is a way we can move forward without losing our values as long as we stay open minded and willing to take risks for innovation. We face challenges other areas of the country do not, and as a result we must be willing to try different ways of creating solutions.
CS0002000	Wired Wild West	07-23-2021 12:33:31 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Wired Wild West	I am a Master Electrician who runs his own electrical contracting business. We are short on the trades across the country. I would like to see the Workforce Act pay wages for a new employee who wants to apprentice with a Master in order to receive a Journeyman's license. The apprentice would have to sign on with the State's apprenticeship program so records are kept, but the wages during the time would be paid for by the Act. Thank you for this opportunity to comment on use of funds. Jim Rogers, Master Electrician

Number	Opened by	Created	Short description	Description
CS0001999	Wired Wild West	07-23-2021 12:27:04 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Wired Wild West	I am a Master Electrician who runs his own electrical contracting business. We are short on the trades across the country. I would like to see the Workforce Act pay wages for a new employee who wants to apprentice with a Master in order to receive a Journeyman's license. The apprentice would have to sign on with the State's apprenticeship program so records are kept, but the wages during the time would be paid for by the Act. Jim Rogers, Master Electrician
CS0001997	Bennett Cawthon	07-23-2021 11:08:33 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Bennett Cawthon	I would like to voice my support for allocating the funds to the Montana Ag Resiliency Program. This program will enable producers, including myself (Streamline Farms) to expand our current facilities, offering the fastest growing county in Montana with fresh, year-round lettuces as well as high-paying stable jobs in the agricultural community. The use of funds will have an extremely tangible impact for our community and bring with it an immensely positive impact that will reverberate in the community for decades to come.

Number	Opened by	Created	Short description	Description
CS0001990	Don Woods	07-23-2021 09:59:09 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Don Woods	We are based in Charlo in the Mission Valley. We are finding success in manufacturing pole mounts for solar panels, but we face a shortage of workers. Probably our biggest hindrance is available affordable housing. Even finding a Montanan to move to our area is very difficult due to this problem. The Montana Manufacturing Extension Center has great programs, but we are limited by the housing market. We are rural, about an hour north of Missoula and an hour and a half south of Kalispell. Please don't forget about us in these smaller communities.

Number	Opened by	Created	Short description	Description
CS0001988	Tom Britz	07-23-2021 09:31:05 AM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Tom Britz	Mithout question, the #1 issue is Affordable Housing, particularly in the fast-growing counties such as Gallatin and Flathead. I am in Whitefish, and there are (truly) thousands of individuals who would love to move here, live and work here, but the cost (and availability/rental inventory, which has remained at less than 1% vacancy), is a massive barrier. The #2 issue is child care and the Kalispell Chamber has done a good job presenting the facts at community events. But somebody has to do something about itand the two are relatedAffordable Housing and Child Care. Too many Mom's are out of the work force. #3, I am glad to see an allocation for Value-added Agriculture Infrastructure, but I want to make sure that the restrictions/requirements are not just that as a grower/farmer. Example, we used to grow a crop here in Montana (hopswe were the first commercial hop grower in the state, back in 2013). We no longer grow hops, but rather, we offer global marketing and distribution for other growers. We have been contemplating bringing in a laboratory for on-site analysis (rather than outsourcing the specific application out-of-state), and costs are a barrier. We are also looking at adding very specific CO2 super- critical extraction capacity here in-state, but again installation and startup operating costs knock this down on the priority list. I mention those specifically because they are real, we have studied

Number	Opened by	Created	Short description	Description
				it, they would employ technically skilled Montanans, and while it is value-added for Agriculture (analysis and processing), the difference is that we are not the grower/producer. Just make sure when you do your criteria, that you do not limit it to growers/producers of the agricultural commodity. Thank you for the opportunity to provide input.
CS0001985	Raymond Porter	07-22-2021 08:49:02 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Raymond Porter	Give the money directly to county governments, proportional to population, with no restrictions. The longer we spend deciding what to do with the money, the longer we suffer. It is absurd that in the middle of a labor shortage we have paid professionals in government creating oddly complex and hard to follow rules on how to spend relief money. Give it to local government and let local solutions benefit communities.
CS0001984	Raymond Porter	07-22-2021 08:48:02 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Raymond Porter	Give the money directly to county governments, proportional to population, with no restrictions. The longer we spend deciding what to do with the money, the longer we suffer. It is absurd that in the middle of a labor shortage we have paid professionals in government creating oddly complex and hard to follow rules on how to spend relief money. Give it to local government and let local solutions benefit communities.

Number	Opened by	Created	Short description	Description
CS0001980	Ray Brown	07-22-2021 03:41:28 PM	ARPA Comment - Economic Transformation, Stabilization & Workforce Development - Ray Brown	Please allow some local flexibility with the creation of economic development programs. There's a myth generated by some urban economic developers that rural and urban development can be addressed in the same silo. This is incorrect on so many levels. While our problems are similar by definition (workforce development, workforce housing) the primary causes of and solutions to these problems will be nowhere near the same. In Sanders County, our available workforce is hovering at around 300 individuals. 38% of my population is 65 years or older. 13% are veterans, second only to Lincoln County. Our workforce development problem is not the same as Billings or Bozeman. Our programs will need to be narrowly focused but should have a significant impact if we are given the freedom to create our own solutions.
CS0001948	Rachel Smith	07-21-2021 03:17:43 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Rachel Smith	Please see the attachment from RCAC. RCAC requests the Montana Department of Commerce to invest a minimum of \$40 million of Coronavirus State Fiscal Recovery Funds to increase the supply of housing affordable to working families, seniors, lower, and no income households.
CS0001915	Sheila Rice	07-20-2021 03:18:39 PM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Sheila Rice	Please see attached letter.

Number	Opened by	Created	Short description	Description
CS0001849	Jenni Graff	07-19-2021 08:46:11 AM	ARPA Proposal - Economic Transformation, Stabilization & Workforce Development - Jenni Graff	The Montana Seed Fund for Business Technology and Economic Transformation
				Startup businesses are the largest job creators in the US economy, with high-potential startups accounting for nearly 100% of net job creation (Small Business Administration, 2020). Specifically, advanced technology firms play an outsized role in job creation with full-time job creation rates twice that of other business sectors and salary rates 70%+ above median. Technology startups also play a critical role in workforce training as they often hire younger and less experienced individuals and train them into becoming specialized employees with high-value skill sets in research, engineering, sales, marketing, operations, and other vocations that add substantially to the state economy. Therefore, investing in early stage technology businesses creates a disproportionate benefit for the state because it creates a large pipeline of growth-oriented businesses that will lead to quality job creation and workforce specialization.
				The COVID pandemic caused a 15% reduction in new high-potential business applications in the Western Region. Because Montana has historically been a top state for startup activity, we expect
				the state to have been particularly susceptible to long-term negative economic implications of the pandemic.

Number	Opened by	Created	Short description	Description
				To avoid long-term negative compounding consequences, the state needs to develop programs that not only increase the probabilities of a swift resumption to the prior rates of job creation, but also recapture the progress lost over the 15 months of the pandemic.
				The solution for economic recovery in this highly important sector lies in strengthening our entrepreneurial ecosystem through a statewide and targeted approach to train and incentivize high-potential startups to launch faster with higher levels of success, to make up for the startups that did not form or experience stunted growth due the pandemic. We recommend ARPA funding be used to create the Montana Seed Fund to provide technical assistance and a grant program to aid the state's highest-potential technology startups with business planning needs to mitigate the negative impact of the pandemic. The program is designed to train startups to expand and diversify their revenue streams, adopt an export mentality, and ultimately create jobs to create a more technologically competitive workforce.
				Early Stage Montana, a Montana 501(c)3 organization (aka "ESMT"), with a reputation for quality training and mentorship to entrepreneurs, will operate the five-year, \$1.2M annual grant program. High-potential, Montana-

Number	Opened by	Created	Short description	Description
				based startups will be invited to participate in a week-long HyperAccelerator to learn about growing and scaling a technology business. Companies who complete the program and can articulate a clear plan to create a successful business with a product/solution that will sell across the US and/or around the world will receive a grant of \$25K from the Seed Fund to be used specifically to conduct research into validating their opportunity for "export" markets. ESMT will serve as the program administrator and manager, reviewing and approving research plans, tracking success milestones, and measuring program results in terms of commercial milestones and employment goals. ESMT will also provide ongoing technical assistance to entrepreneurs in the form of ongoing mentorship and coaching to participating companies, drawing on our engaged and trained group of 150+ experienced mentors across Montana. The program will train startups to identify opportunities for: selling solutions nationally and globally, pursuing research into technical innovation cost efficiently, aggressively
				scaling their businesses, evaluating multiple ways of financing their growth, building sustainable cultures that contribute to Montana communities, and responsibly using resources and reporting results back to stakeholders. Success milestones of businesses

Number	Opened by	Created	Short description	Description
				completing the program could include: Revenue Jobs Created Operating Efficiency Technical validation Traction in new market opportunities Investment capital secured for growth
				ESMT is uniquely positioned to build and administer this program, as it builds upon our unique capabilities in the state. We have a network of highly experienced and trained mentors who are committed to helping Montana's entrepreneurs succeed at scale. We have operated multiple previous Accelerator training programs and validated their effectiveness by assisting over 80 companies who have gone on to find viable export markets and create more than 50 full-time jobs and attract over \$35M in new investment.
				To successfully expand our curriculum capacity to support ~40 businesses completing the HyperAccelerator annually, and to manage the additional administration of overseeing grants and progress reporting, we will need to add operational capacity under our present management and governance structure. We can deliver high levels of accountability for services provided to the entrepreneurs and for an increasing volume and quality of businesses applying for and completing the project. A general program budget is outlined below, where \$200,000 of the \$1.2M

Number	Opened by	Created	Short description	Description
				annual fund will be allocated for administrative fees, and \$1M per year will form the grant funds that will be deployed directly to high-potential businesses.
				Annual Budget:
				\$1,000,000 Export market research grants - 40 @ \$25k each \$70,000 Program Management staff \$50,000 Advertising and promotional expenses \$50,000 Events and travel expense \$25,000 Software + curriculum design \$5,000 Outside Professional Services (tax, accounting, legal) \$1,200,000 TOTAL
				Anticipated Impacts on High Potential Technology Startups:
				Within two years of completion of the program, startups will generate an average of 2.2 quality jobs per firm; within 5 years the average will increase to 20. Within two years of completion of the program, startups will bring an average of \$300k into the Montana economy. Within 5 years the average will increase

Number	Opened by	Created	Short description	Description
				to \$2.5M. 50% of participating companies will be female-founded or co-founded companies 20% of the companies will come from outside of the 5 largest cities in Montana 2X increase in startup survival rates for participating companies
				Anticipated Long-term Impact on Economy: 5-year goal of \$1B-\$2B of measurable economic impact.





E EQUAL HOUSING OPPORTUNITY • EQUAL OPPORTUNITY EMPLOYER

September 3, 2021

To the ARPA Economic Transformation, Stabilization, and Workforce Dev Advisory Commission,

Thank you for the opportunity to comment on the Homeowner Assistance fund (HAF) Plan. We are a medium-sized housing authority administering over 1,000 rental subsidies, including homeownership vouchers, as well as owning and managing twelve rental properties, all serving people at 60% of AMI or below. I am writing in support of the current program elements in the HAF Plan.

As our residents and program participants have lost income, suffered health setbacks, and cared for children while out of school with no other care available, their housing has become greatly at risk. We are seeing rental increases as much as \$250/month as current owners evict tenants so they can sell their homes in a rapidly escalating market. It is heartbreaking to see families who have enjoyed housing stability for many years suddenly be thrown into a rental market that has less than 1% vacancy. One report puts the vacancy rate in our service area, Missoula plus 10 miles, at .38%.

Homeowners who lose their housing have nowhere to go. For the very first time in the 26+ years I have been with the housing authority we have seen families unable to use their voucher, not because they aren't accepted or through any fault of their own, but because there are simply no rental units available.

The HAF Plan includes a variety of programs that can greatly assist homeowners in keeping their homes. It would be extremely difficult for many of them to increase their debt load, especially as their incomes have been reduced during this pandemic, so we strongly recommend making some of the funds available through grants or forgivable loans.

The housing counseling element is also critical. Our homeownership voucher program requires homeownership counseling before a voucher can be transferred from a rental voucher to a homeownership voucher. Housing counseling helps prevent foreclosures and provides important information to potential homeowners that they may not have access to any other way.

Keeping families in homes they already have is absolutely critical. Once a family loses its housing stability the chance of finding a rental unit is at an all-time low. The chance that they will once again be able to reach homeownership is equally low as the price of homes continues to escalate beyond the reach of any family below 100% of AMI, and even with this level of income, there are simply no homes available that are affordable to them.

Thank you for your consideration,

Sincerely,

Lori Davidson **Executive Director**

Idavidson@missoulahousing.org

Lori Davida

406-531-6729 (cell)



September 3, 2021

To the ARPA Economic Transformation, Stabilization, and Workforce Development Advisory Commission,

Thank you for the opportunity to comment on the Homeowner Assistance Fund (HAF) Plan. The support being provided to renters has been critical to stabilize COVID impacted residents during an unstable time. We are receiving more inquiries from struggling homeowners and look forward to the HAF funds being available as part of homeowner stability and COVID recovery.

NeighborWorks Montana (NWMT) is a statewide affordable housing organization with a strong focus on homeownership as a critical opportunity for Montana families and individuals. A stable home is the bedrock for opportunity and growth in educational attainment, jobs and employment, and asset and wealth building. Through a network of 15 partner organizations NWMT provides housing education and counseling to new and aspiring homeowners statewide. Paired with financial support, such as down payment assistance loans and grants, clients who otherwise could not achieve homeownership are able to reach and sustain their housing and financial goals.

In the current environment the stability of homeownership for many Montanans is being challenged due to COVID related job and income loss, prolonged health setbacks, and the demands of caring for children out of school and quarantined family members. In the great recession when our country saw unprecedented rates of foreclosure NWMT and our partners ramped up foreclosure prevention efforts, including in-depth counseling to help clients avoid foreclosure, and loans to help bring clients current on their mortgages and back on stable footing. We were able to help thousands of clients avoid foreclosure by helping them to successfully modify their mortgages, bring their mortgages current, refinance or exit their properties through sale without foreclosure. While the current environment is different from what we faced in 2008 and subsequent years, there are lessons learned from that time that can contribute to good program design for HAF, to support housing stability in the wake of COVID.

We support the current program elements and would like to suggest a couple of additional options to make the program effective for the people it aims to serve. Having smaller dollar grants of up to \$5,000 immediately available to shore up tax and fee gaps will help provide immediate stability. The larger dollar loans up to \$25,000 structured as 0% deferred funds to help residents bring their mortgages current will help provide more permanent stability for many residents. However, given the variety of challenges that some of these homeowners are facing, NWMT recommends that Montana Housing be given the flexibility to make some loans forgivable.



The foreclosure prevention loans that NWMT made in the great recession were largely successful, allowing clients to bring their mortgages current, and cover a short-term change in situation often due to loss of income or increasing mortgage payments. But there were borrowers for whom the challenges were longer-term and ultimately NWMT wrote-off about 15% of the loans that were made. Not all clients will be well served by layering additional loans on an already tall debt stack, even if those loans are deferred. We encourage you to allow some HAF program fund to be structured as forgivable loans to give clients more stable footing, and more financial strength in this uncertain time.

Another critical aspect of the success of our work during the great recession is that clients had access to housing counseling and legal support. In addition to a statewide network of foreclosure counselors, NWMT partnered closely with the Montana Attorney General's Office, the Montana Division of Banking, and the Montana Legal Services Association. Many clients were able to work with a foreclosure counselor in our network and successfully negotiate with their mortgage servicers directly, however there were many clients who needed additional legal and regulatory support to achieve a successful modification or exit. As was the case in 2008, we are now again in a complicated regulatory environment. The loan servicing industry is even more complex and difficult to navigate than it was in 2008.

NWMT has applied for counseling funding from NeighborWorks America to provide housing stability counseling, including foreclosure counseling. Without strong support from legal and regulatory partners many clients will not be successful in avoiding foreclosure, even with counseling and \$25,000 in HAF funds. The federal rules allow some HAF program dollars to be used for counseling and other client services, including legal supports. We encourage Montana's HAF program to support these additional and necessary services.

Again, we support the elements included in the plan draft, and we ask that you give Montana Housing the opportunity to make HAF dollars more flexible to meet the housing stability needs of homeowners in Montana. The program should include more forgivable loan and grant options, and support for counseling and legal services.

Thank you for your time and consideration.

Kaia Peterson
Executive Director

Lein Pete

406-531-3449

Together we strengthen our communities by providing education and financing that gives every Montanan the opportunity to live in a home where they can thrive.

Montana ARPA Proposal: Accelerated Worker Readiness Program for Rapid Training/Retraining

ORGANIZATION NAME:	Finishing Trades Institute of the Upper Midwest
STREET ADDRESS:	3205 Country Drive, Suite #150
CITY, STATE & ZIP:	Little Canada, MN 55117

CONTACT NAME:	John M. Burcaw	TITLE:	Chief Administrative Officer
CONTACT PHONE:	651-379-9600 x 601	CONTACT EMAIL:	jburcaw@ftium.edu

PROJECT NAME:	Accelerated Worker Readiness Program for Rapid Training/Retraining
PROJECT SUMMARY:	The FTIUM will provide up to eight (8) 5-week rapid training/retraining cohorts for those unemployed, under-employed, or displaced because of the COVID-19 pandemic. The project goal is to place affected Montanans into construction and manufacturing careers in the following areas: Commercial Painter Decorator, Drywall Finisher, and Glazier.
PROJECT PERIOD:	January 1, 2022 – December 31, 2023
AMOUNT REQUESTED:	\$366,117.89

Name (Authorized representative):	John M. Burcaw
SIGNATURE:	L
DATE:	August 30, 2021

Organizational Information and Experience

Name of Organization:

Finishing Trades Institute of the Upper Midwest (FTIUM)

Summary of Organization:

Finishing Trades Institute of the Upper Midwest (FTIUM) is an educational institute dedicated to developing professional tradespeople, advancing their skills, and certifying their qualifications in the Upper Midwest. Our students include commercial and industrial painters, drywall finishers, glaziers, glassworkers, sign technicians, and trade show workers. FTIUM has registered seven different construction trades apprenticeship programs in Minnesota, Wisconsin, North Dakota, and Montana and provides continuing regional education for incumbent workers. In addition, FTIUM is accredited by the Council on Occupational Education (COE), a national accrediting agency, and currently has eight academic programs, including an Associate of Applied Science in Construction Technologies degree program.

Background on Current Programs:

<u>Current Programs/Training</u>: FTIUM, on average, enrolls 400 apprentices into their seven registered apprenticeship programs annually. Over 1,000 journey workers are educated annually through the incentive-sponsored continuing education program, which provides upgrade training in health, safety, technical, and professional development.

Our seven registered apprenticeship programs are also accredited by the U.S. Department of Education through the Council of Occupational Education (COE) through 2026 with annual renewals. In 2018, the COE accredited an Associate of Applied Science in Construction Technologies degree program that provides education for an extended career path for those apprentices and journey workers who may want to seek a future position with their employers in Project Management, as a Superintendent, an Inspector, in Sales, as an Estimator, in Leadership, or Front Office roles. In 2021, the COE accredited the Associate of Applied Science in Construction Technologies Degree program for instruction via distance education.

<u>Career Preparedness Related Programs</u>: FTIUM has developed and implemented "worker readiness" programs in partnership with multiple community organizations and other educational institutions throughout the past nine years. These programs have ranged from 5-week to 20-week cohorts. FTIUM's experience in "worker readiness" has been fine-tuned over the past nine years to include two critical components: candidate exposure to the various career occupations of the finishing trades and development of portable construction trades skills making candidates more employable by any of our finishing trade employers or even the other construction trades for which we do not provide a registered apprenticeship.

<u>Evidence-Based Outcomes and Results:</u> FTIUM has experienced a high success rate, with an overwhelming majority of participants completing the cohort and being successfully placed in an apprenticeship.

Staffing:

Five finishing trades industry instructors work full time to deliver curriculum to both the apprenticeship programs and continuing education courses. Instructors have regular professional development to help them stay current with technology and stay connected with employers to understand their needs. Chief Administrative Officer John M. Burcaw leads the school's day-to-day operations. John is responsible for managing academic programs, recruitment, marketing, and promotion. He serves as the liaison between the board and government agencies and maintains accreditation and licensing requirements, student records, and strategic partnerships.

Finishing Trades Program at Helena College

Investing in Montana

Finishing Trades Institute of the Upper Midwest (FTIUM) looks to expand its educational services into Montana to serve Montanans better. We are formalizing a public private partnership between the Office of the Commissioner of Higher Education (OCHE) and Helena College to establish a finishing trades program and bring related technical instruction, both classroom and lab to Montana. Once finalized, we will offer three programs Commercial Painter Decorator, Drywall Finisher and Glazier, beginning in January 2022 with the hope of bringing additional programs to Montana in the future.

This partnership with the Montana university system will also give FTIUM students pathways to Bachelor's and graduate degrees. Employers point toward a need to promote their technical workers into management, supervisory and sales positions. This model would allow transfer credits from FTIUM into the Montana University System for any FTIUM student.

We are already making a significant investment in Montana to prepare and place craftworkers for careers in the finishing trades industries and assist employers with hiring the employees they need now and in the future by committing \$1 million of our own funding to establish this finishing trades program.

With that background of establishing a finishing trades program at Helena College, the content of our proposal presented below will focus on providing a separate and distinct accelerated worker readiness program of rapid/retraining with the goal of placement into the construction and manufacturing trades.

Montana ARPA Proposal: Accelerated Worker Readiness Program

With the support of the Economic Transformation and Stabilization and Workforce Development Advisory Commission, the FTIUM will provide up to eight (8) 5-week accelerated worker readiness rapid training/retraining cohorts for those unemployed, under-employed, or displaced because of the COVID-19 pandemic. The FTIUM will recruit underserved communities, including people of color, Indigenous, veteran, disabled, and women, by partnering with community-based organizations and employers with the goal of placement into the construction and manufacturing trades.

Rapid training/retraining will include exposure to and instruction on surface preparation, brushing, rolling, spraying, drywall finishing, industrial blasting and coating application, glass handling, and architectural metal fabrication. Many of these skills provide hand-to-eye coordination and muscle memory that is portable throughout the trades. Working at heights and in jobsite conditions will also be part of the programming. Virtual reality aerial lift, spraying, blasting, and welding will also be incorporated into the training. In addition, safety will be a paramount portion of the training. Soft skills are considered an essential portion of the curriculum to assure participants can communicate and work in a team and customer service-oriented environment.

Goal: With our request of \$366,117.89 and a goal of successfully enrolling 100 students over two years, the state of Montana will be providing a tremendous and strategic investment in our workforce at a cost of \$3,681.18 per student. The accelerated worker readiness program will equip these students with the skills and training they need to immediately return to the workforce.

Program Cost Estimate For Accelerated Worker Readiness Program

Item	Amount
Instruction, Education, and Training Services	\$206,809.60
Chief Administrative Officer	
Director of Technical Education	
Glazier and Glassworker Coordinator	
Commercial Instructor	
Commercial Painting Instructor	*
Coating Application Specialist Instructor	
Safety and Drywall Finishing Instructor	
Glazier and Glassworker Instructor	
Educational Administrator	
Educational Administrator	
Worker Placement and 6 mos. Follow-up	
Recruitment Coordinator	
Program Marketing	\$40,000.00
Website	
Social Media/Digital Marketing Campaign	
Email/Text	
Curriculum Development	\$3,360.00
Travel Expenses	\$40,200.00
Lodging	
Flights	
Per Diem	
Program Expenses (Materials and Supplies)	\$21,516.29
Tools for Participants	\$7,536.00
Safety Equipment	\$21,696.00
Facility Overhead Expenses	\$25,000.00
Rent	
Utilities	
Phone/Internet	

\$366,117.89

Detailed Budget Exhibit A (Attached)

Total Projected Budget

^{*}The FTIUM did not receive money administered by Montana from the CARES Act or CRRSA.

Work Plan

Once funded, FTIUM would implement recruiting activities with the community organization partners to find candidates to enroll into the cohorts. The tentative cohort start dates would be firmed up based on resource availability and conditions of the pandemic. This program and FTIUM would schedule multiple presentations with each community organization to recruit participants well before the quarterly cohort start dates. The number of sessions would be adjusted to the success of presentations.

Once the cohorts are filled and started, the FTIUM will follow the training schedule outlined in Exhibit B - Rapid Training/Retraining Schedule that includes classroom presentations, sponsoring tours, mock interviews, actual interviews, and employment offerings. At the end of each cohort, attendance for completion and placement records will be recorded, and any reporting to the grantor will be completed

Exhibit B - Rapid Training/Retraining Schedule Detailed Program Outline

January through March 2022

FTIUM will modify the "Worker Readiness" program to fit the "Rapid Training/Retraining" for those unemployed, under-employed, or displaced due to the COVID-19 pandemic.

FTIUM will finalize training components, allocating resources to secure trainers, materials, and space needs.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 1. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

April through June 2022

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 2. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

The FTIUM will conduct formal follow-up interviews for 6 months after completion of the program. Once a student enters a registered apprenticeship, student advocacy is shifted from the recruitment coordinator to the craft coordinator and front office for student services.

July through September 2022

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 3. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

October through December 2022

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 4. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

The FTIUM will conduct formal follow-up interviews for 6 months after completion of the program. Once a student enters a registered apprenticeship, student advocacy is shifted from the recruitment coordinator to the craft coordinator and front office for student services.

January through March 2023

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 5. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

April through June 2023

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 6. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.

The FTIUM will conduct formal follow-up interviews for 6 months after completion of the program. Once a student enters a registered apprenticeship, student advocacy is shifted from the recruitment coordinator to the craft coordinator and front office for student services.

July through September 2023

FTIUM will deploy marketing strategies to identify and recruit program candidates.

FTIUM will work with our community organization partners to actively engage their community members looking for construction careers especially those in the targeted population. This will includes having staff meet with community member candidates at the community organization venues to promote the distribution of marketing materials promoting the cohorts.

The FTIUM will sponsor multiple "Construction Trades Experience and Height Exposure" functions at our school as part of the vetting process of identifying interested candidates and assuring they move from being interested to desiring a career in construction.

FTIUM will get employer and employer associations engaged during the cohorts to present to and meet with the participants. Marketing materials will be sent to employers highlighting the candidates and encouraging accepting applications and holding interviews at the appropriate times. Employers and representatives will be asked to make classroom presentations, sponsor tours, participate in mock interviews and most importantly consider candidates for employment and apprenticeship sponsorship.

Deliver Rapid Training/Retraining Cohort 7. The program is Monday-Friday for five (5) weeks from 8 am – 2:30 pm each day.



To whom it may concern,

We would like to extend our full approval and support of the proposed worker's readiness program. The trades have continued to suffer and at the escalated rate Montana is expanding with construction, there is too much work for the current tradesmen to take on. Establishing and providing funding for this program would encourage our youth to explore alternatives – academia, although noble in its pursuit, is not the only option. By encouraging the trades, you will be creating a new generation of skilled laborers – those with the knowledge to improve our infrastructure and housing. The Senate just passed a \$3 Trillion dollar infrastructure bill, providing America the opportunity to revamp what has long been neglected. Now the question remains, who will work?

It is an investment that will pay for itself. With a fresh, trained, workforce there will be no delays and no need to decline contracts. Those who participate in the program will be learning lifelong skills and will contribute to society in such a momentous way. The trades are not only manual labor but also a inspire and guide a unique knowledge. As a company of the trades, we strongly encourage you to support this program and the training center.

Sincerely,

Scott Gearhart

President

MT Contracting Inc. 126B Motherlode Ln.

Belgrade, MT, 59714



09/01/21

To Whom it may concern:

The state of Montana is currently experiencing a shortage of skilled labor workers. Our industry as a whole has had an extremely tough time over the past several years to recruit and retain quality candidates to go into the construction trades. It is imperative as construction continues to boom in our state that we develop the next generation of workers. As the former owner of a construction company, I know just how tough it is. After selling my business with the intention of retiring, I am now working in the field myself to help the new owner combat the labor shortage.

A program in partnership with the FTI-UM to help introduce people to the construction industry and help them develop a skill set that they can carry with them for life would be a great place to start as we continue to fill our labor shortage. Giving people an opportunity to change career paths and develop as potential employees in any industry is a very positive step for us to take. Investing in the future workforce and current workforce in the state of Montana is critical to our success in the construction industry.

Chris S Gearhart Former owner Big Mountain Glass and Windows LLC.

Businesses in Paradise Valley that NEED Employee Housing

By Signing this you are saying YES you need Employee Housing to keep your business operating to its full extent.

Business	Signature	Date	
Chico Hot Springs Colin Davis		7-21-21	· Owner
Sage Lodge Justin Robbins	Horars	7.22.2021	General
Old Saloon (Breff) 406 333	Wis	Brette oldsalcommt.co	manag m. general
Pine Creek Lodge 406 - 222 - 3628.	CHIP.		Imarage
Emigrant Outpost Chiuck Tanner	415-297-9105 4	ES 7/21/21	owner.
Yellowstone Film Ranch (Richie)		,	Director Course
Renegade Custom Carpentry		July 21/21	Ewned
Lone Cactus Properties		July 21/21.	DIVINO!
Emigrant General Store - (&) 333-4	. 4434 .		owner.
1	-owner / /400-495-1900	Jes July 21/21	owner
Follow Yer Nose BBQ	1 . 1/	7/22/21	owner
Wildflour Bakery	(Tayler)	7/22/21	oure.
Yellowstone Valley Giff (Lodge) 106,33	3.4162 Yevin Ofero	7/23/21	gneral mag.
Williams Electric mil	3	7122121	Constant
Paradise Guding Company	mite	7122121	cure!
KOA 406-600-6520 Geg		7/23/21	



36 S. Last Chance Gulch, Suite A ■ Helena, MT 59601 ■Tel 406 443 2876 ■ Fax 406 443 4614 ■ E-mail info@mthealthcare.org

To: ARPA Economic Transformation and Stabilization and Workforce Development

Advisory Commission and the ARPA Health Advisory Commission.

From: Rose Hughes, Executive Director, Montana Health Care Association

Date: August 10, 2021

The Montana Health Care Association represents senior care facilities - skilled nursing facilities (nursing homes) and assisted living facilities - throughout the state of Montana.

As you know, our facilities were at ground zero during the covid-19 health emergency. We serve Montana's most frail elderly - those most likely to suffer serious consequences as a result of covid-19. There have been nearly 6000 covid-19 cases associated with our residents and staff, and nearly 500 deaths. Our facilities saw their costs skyrocket and their income fall. Our staff worked through what has been the most difficult and stressful time I have seen in my many years working with our senior care facilities.

In the aftermath of the pandemic - and with the Governor's termination of the public health emergency in Montana - what we are finding is that many issues related to the pandemic remain for our facilities. While we all want to move past this difficult time, it is simply not over for us. Of course, as cases start to climb again in Montana communities, we are concerned that cases associated with our facilities will also increase. Right now, about 20% of our nursing homes have active covid-19 cases. What we have experienced over the past year and a half (and continue to experience):

1. Substantially increased costs. Cost increases due to new regulations and requirements are not going away. The new requirements for infection control, emergency preparedness and the like are not going to change. Late in June OSHA adopted emergency rules imposing new OSHA requirements on our facilities - proof that new standards and requirements are still coming. The cost of infection control supplies such as PPE (personal protective equipment) and cleaning and disinfecting supplies are still at all-time highs. For example, a simple box of gloves that cost \$6 pre-covid is now double or triple that price, and, of course, we are using more of them. There have also been added hours to implement infection control processes and most recently to implement processes for re-opening our facilities and allowing visitors and congregate dining and activities. Visitation is now occurring but there are many protocols required to keep residents safe including appointments, designated areas, and cleaning/disinfecting after each visit. Screening and testing is still going on. There is more overtime being paid as well as more use of "travelling" staff which costs far more than permanent staff. The current costs associated with providing our services are significantly higher than before the pandemic and there is no evidence these costs will decrease. Revenues fell dramatically with decreased census and lockdowns and will not get back to pre-covid-19 levels for quite some time. We are still required to stop admissions whenever there is an outbreak (which is described as a single case of covid

associated with a facility) and are in and out of 14 day quarantine status where we cannot admit. Some facilities are also turning away new residents because of staff shortages.

2. A severe workforce shortage. Our facilities are having great difficulty hiring staff - particularly direct care staff (CNAs - certified nurse aides). We have increased wages significantly and many facilities offer sign on bonuses and other incentives; we have had to pay more overtime; and we have had to hire more "traveling" staff - all of which drastically increases our costs. The staff who have stayed are experiencing burnout given long hours, picking up additional hours/shifts (overtime) and working with less than the needed number of staff each day. The pandemic has definitely exacerbated our direct care workforce shortage. Montanans needing long term care are being turned away with some facilities refusing to admit new residents because they cannot staff adequately to care for more people. Unfortunately, those with the greatest care needs are most likely to be turned away since they require more staff time. Our facilities want to admit residents and provide excellent care but the severe workforce shortage is taking its toll.

Our facilities are unique in that they cannot simply increase their price to accommodate the higher expenses. For nursing homes, Medicaid accounts for 70 percent of their patient population - and Medicaid rates are set by the State and are not being increased to account for our higher costs. The 2021 legislature approved a rate increase of 3/10ths of one percent for nursing homes and assisted living facilities for FY 2022 and an additional 2/10ths of one percent for FY 2023 - so, basic rates will increase one-half of one percent over a two year period - at a time when facilities are still dealing with the pandemic.

Nursing homes did receive a Medicaid rate "add on" until May 31, that helped them meet the added costs associated with covid-19. Also, the legislature agreed to continue the covid-19 "add on" to the Medicaid rate - using ARPA funds - but allocated \$15 M which was sufficient to continue the add-on at the rate previously being paid for only about 5 months - meaning that facilities will have substantially less funding available starting in early November. At that point, they will be "own their own" in terms of dealing with the continuing costs associated with covid-19. We very much appreciated the ARPA funds because they will keep us going, at least for awhile. Later this year, though, the facilities revert to the prior Medicaid rate which takes into account no costs associated with covid-19 or new regulations or the new wage and work force reality. Medicaid funding will basically drop off the cliff with no relief in sight.

We are looking for ways to help our facilities, residents and staff and believe that in the short term the ARPA funds coming to the state of Montana could be used for those purposes. The following are proposals that meet requirements for ARPA State and Local Fiscal Recovery Funds.

1. Infection control improvements - air filtration and purification systems, HVAC upgrades, touchless fixtures, renovation of common areas. When faced with an airborne disease, air filtration and purification systems, in addition to upgraded HVAC units, are a vital but costly measure to mitigate infection rates. The aftermath of COVID-19 has left long term care (LTC) facilities with potential solutions for preventing illnesses, but without the capital required to purchase such systems. Other much needed improvements include touchless fixtures and the renovation of common areas for infection control. These types of improvements would vastly improve infection control in congregate settings.

Infection control - negative pressure rooms. Negative pressure rooms / isolation rooms are found mostly in hospitals but it is clear that having these rooms in our long term care facilities would improve infection control and improve outcomes for our elderly residents.

Availability of a small number of negative pressure rooms in each of our facilities would keep our residents safer and might also have reduced the strain on hospitals if our LTC facilities were able to provide this type of isolation environment. Again, this is a much needed but costly improvement.

A combination of negative pressure rooms and other air filtration and purification improvements combined with other infection control measures would make our facilities safer for our residents and staff and potentially save lives.

These types of expenditures are directly related to covid-19, and specifically mentioned in the Fact Sheet that accompanied the ARPA regulations discussing the use of ARPA state and local fiscal recovery funds. Under "Supporting the public health response" - Services and programs to contain and mitigate the spread of COVID-19, including:

- "Support for prevention, mitigation, or other services in congregate living facilities..."
- "Ventilation improvements in key settings like healthcare facilities"

Proposal: We propose that funding be made available specifically for infection control improvements in senior care facilities, such as air filtration and purification systems (including mobile systems), HVAC upgrades, touchless fixtures, renovation of common areas and negative pressure rooms. We propose that you allocate \$7.5 million for these purposes for grants of up to \$150,000 per facility. The ability to apply for funding should be standardized to allow facilities to easily access the funding earmarked for this purpose.

2. Premium pay for our direct care workers, sign on bonuses, retention incentives. There is a severe shortage of direct care workers/CNAs in our nursing homes and assisted living facilities. This is impacting our ability to provide care to Montanans who need our services. A long term solution will be complicated and take time. Right now, we need short term solutions that will ameliorate the immediate crisis - hopefully before we see a spike of covid-19 in our facilities. The regulations and fact sheet related to ARPA state and local recovery funds specifically discuss providing premium pay for "staff at nursing homes, hospitals and home care settings," and emphasizes the need for such premium pay to be directed at lower income workers. It also allows for retrospective premium pay for those who worked during the height of the pandemic. We believe it is imperative that Montana take advantage of the availability of these funds for these purposes despite questions about whether these payments are "sustainable" when ARPA funding is no longer available. The reality is that the shortage of these critical workers is a crisis right now and requires immediate action. We need to get through the next year or two in order to have the ability to implement longer term solutions. Legislation is being introduced at the federal level to provide funds for long term care workers and take other steps to assure a sufficient, quality work staff in our facilities. Perhaps that legislation will be part of the solution though passage is not assured and there is no reason to believe this funding will be available short term. In the meantime, we need to take care of the immediate crisis.

Proposal. We propose that funding be available to senior care facilities (both nursing homes and assisted living facilities) specifically for direct care workers to be distributed to those who worked in a senior care facility during the last 6 months of 2020 and who are still employed by the facility. We suggest an immediate distribution of \$1,000 - and up to three additional distributions of \$500 each over time - every 6 months for the maximum allowable period for expenditure of the funds - to encourage these individuals to continue to work in senior care. When the State announced that individuals would be paid \$1200 to get off unemployment and back to work, many direct care workers felt that there was more incentive to have not worked during the pandemic than for those who went to work every day doing difficult, stressful work.

While we support the incentive program to get people back to work - which may improve the workforce situation - we also believe it is appropriate to reward those who worked taking care of seniors during the worst of the pandemic. We employ approximately 6500 direct care workers, but of course not all of them meet the criteria of having worked in a facility the last 6 months of 2020 and being currently employed in a facility.

We also propose that funding be made available to senior care facilities (nursing homes and assisted living) specifically for direct care workers to be used for recruitment and retention bonuses/pay (for those who did not work during 2020) - and that it be available to facilities to distribute to staff over time and in a way that promotes continued employment in senior care. We recommend a maximum of \$1500 per worker over the next year. The intent is to enhance the increased wages and incentives that our facilities are implementing.

We recommend that \$10-\$15 M be allocated for this program and that DPHHS be tasked with determining other appropriate criteria for the distribution of these funds, including whether or not applicants serve those on Medicaid and the level of Medicaid involvement. We also recommend that analysis take place to determine whether these strategies are working as we attempt to address the long term direct care worker shortage. We believe this program specifically meets the parameters of ARPA provisions regarding premium pay including that it is directed at lower paid workers. Also, the enhanced federal match for home and community services could be used to pay for part of this program as it relates to assisted living facilities who care for residents under the Medicaid Big Sky Waiver.

3. Other direct care work force strategies.

Housing assistance and child care assistance. It is clear that wages and bonuses alone will not solve the shortage of direct care workers (even though facilities that have been able to boost wages/bonuses even temporarily have seen positive results). The cost of housing as well as the cost of child care are clearly barriers to people being able to work at lower wage jobs. There are substantial ARPA funds coming to Montana for housing assistance and child care. We believe some of those funds should be targeted to the extent possible on relieving the direct care worker shortage. While all employers are suffering worker shortages, direct care workers are caring for the most vulnerable Montanans who need these services to assure their most basic needs are met. These are 24/7 care facilities who must turn people away if they cannot find staff.

Proposal. To the extent possible, housing assistance vouchers and child care assistance vouchers should be made available to nursing homes and assisted living facilities to provide to direct care workers as part of an overall "package" of wages, bonuses, and other assistance that will enable an individual to accept a direct care job or continue in a direct care job. At the very least there should be a coordinated effort between the housing and child care assistance programs and our long term care employers to assure workers understand the comprehensive package of wages, bonuses and other assistance that is available. Of course, there should also be funds to support our facilities who wish to provide child care on site.

Outreach. Direct care workers are an under-valued part of our workforce. These jobs require training and skills (including certification) and are positions of considerable responsibility. Although these jobs could be among the "high paying jobs" that are constantly touted when we talk about Montana's economy, chronic underfunding of the Medicaid program has kept these important jobs at inappropriately low pay. These workers often feel over worked, under paid and underappreciated. Long term, we must place appropriate value on the training, skills and

responsibility these jobs require and pay these workers accordingly. In the meantime, it is important to reach out to these workers and to potential direct care workers to thank current workers and acknowledge the importance and value of their work. It is also important to do outreach regarding the child care and housing assistance that may be available to them. While this type of outreach is a "soft" solution to the worker shortage, it will bring attention to this type of work and its importance and may help to get a few additional people through our doors to apply for these jobs. We need to do all we can to promote these jobs.

Proposal. We propose a "campaign" that thanks the direct care workers who kept vulnerable Montanans safe during the pandemic (and still are doing that) and express the value of direct care workers to those who serve. The "campaign" should also provide information about available assistance with child care and housing. The campaign should use the best platforms to reach our target audience.

We are sending these proposals to both the ARPA Economic Transformation and Stabilization and Workforce Development Advisory Commission and the ARPA Health Advisory Commission. These proposals clearly fall within the parameters of what is allowed under ARPA. They are related to covid-19 and the health and safety of some of our most vulnerable Montanans. The infection control proposals will have a long term positive effect on the health and safety of our residents and staff. The workforce shortage proposals are designed to alleviate an immediate crisis in staffing our senior care facilities who are still serving individuals with covid-19 and get us through the next year or two so there is time to seek longer term solutions.

Thank you for your consideration and for the important work you are doing related to allocation of ARPA funds.

Rose M. Hughes, Executive Director Montana Health Care Association (MHCA) 36 S. Last Chance Gulch, Suite A Helena, MT 59601 Tel: 406 443 2876 Fax: 406 443 4614 rosehughes@rmsmanagement.com ARPA Economic Transformation, Stabilization, and Workforce Development Commission Homeowner Assistance Fund Public Comment August 12, 2021

I am writing on behalf of the Montana Budget & Policy Center to urge that Montana Housing be granted full flexibility to decide whether to structure the ARPA Housing Assistance Fund program as a grant or loan. The Montana Budget & Policy Center is a nonpartisan, nonprofit organization that provides in-depth research and analysis on tax, budget, economic policies to promote opportunity and fairness for all Montanans.

COVID-19 has forced many Montana homeowners to fall behind on their mortgages and other housing-related expenses and imposed great financial hardship onto these households through no fault of their own. The purpose of the Housing Assistance Fund is to mitigate this financial hardship facing homeowners and help them stay in their homes. We find it concerning that the Housing Assistance Fund plan currently proposed is structured solely as a loan, and this will impose another financial burden on COVID-impacted homeowners trying to get back on their feet. We believe that the \$5,000 grant to mitigate immediate displacement is good. Still, we hope that Montana Housing has the flexibility to use the \$25,000 in homeowner assistance as a loan or grant.

The Emergency Rental Assistance program provided direct housing assistance that successfully helped many COVID-impacted renters maintain their housing. Montana Housing should have the flexibility to use our Housing Assistance Funds in the same way and extend the same opportunities to Montana homeowners facing COVID-related hardship.

Please grant Montana Housing the opportunity to make these Housing Assistance dollars flexible and used as grants or loans that best serve eligible Montana homeowners struggling to stay in their homes.

Sincerely,

Adrienne Bombelles Senior Policy Analyst Montana Budget & Policy Center

August 5, 2021



Ms. Cheryl Cohen, Executive Director Montana Board of Housing 301 So. Park Avenue, Suite 240 Helena, MT 59620

RE: American Rescue Plan Act

Dear Ms. Cohen:

Please recall our initial contact and conversations related to the project we are pursuing in Yellowstone County to rehabilitate and modernize our shelter facilities. Known as **MRM Unified Campus**, the purpose and objective of this undertaking is to unify a number of community services under one roof, to better serve those in our community that are need of help and assistance, inclusive of men, women, families and homeless individuals.

As you know, this project received an allocation of low-income housing tax credits (LIHTC) in 2020, so we are continuing to build upon this foundation to fully identify the funding sources required to move forward this fall. In that regard, and given the newly passed American Rescue Plan Act, I have very much appreciated the opportunity to work with you and your colleagues to explore the prospects for additional funding to close-out the project's capital stack.

Accordingly, as you know, we have previously submitted our project funding proposal directly to the Governor's Office. In addition, we completed the "Montana Housing Survey of COVID Related Increased Project Costs" and submitted that information to your office on July 12, 2021. So all things considered, I know you are well aware of our project — and the recent budgetary challenges we've confronted in trying to reach the closing table.

Nevertheless, to close the circle and to ensure you have all the information in the form necessary, I'm taking the liberty of writing to you today to renew and restate the elements of our application for financial assistance. Please see the enclosed proposal

The proposal also outlines our funding needs and the status of our capital campaign to date. In short, we are now very close to securing the funding necessary to launch this project — and we are appealing for the final round of funding support to complete the financial picture.

Sincerely,

Rev. Matthew Lundgren

Executive Director

Montana Rescue Mission



August 5, 2021

SUBJECT: <u>American Rescue Plan Act</u>

Proposal for Consideration: MRM Unified Campus

Project Description & Background

Montana Rescue Mission (MRM) serves hundreds of families with infants to teenagers, women and men daily. Our shelter buildings coincidentally were "modern" during the epidemic in 1920. Now, 100 years later these buildings no longer suit 21st Century needs such as handicap accessibility, private ADA bathrooms, and lack temporary respite and pandemic quarantine spaces. To overcome these serious unmet needs, MRM has acted proactively to create a "Unified Campus" that will provide separate, secure shelter for families, women and men under one roof.

The plan involves the rehab and reconstruction of the existing facility, an extensive undertaking to modernize over 50,000 square feet of building space, including the upgrade of existing and temporary housing/shelter facilities, the restoration of kitchen/dining rooms, and the addition of 29 affordable apartments designated for low-income residents. In addition, once restored, the adjacent building called our "Life Change Center" will be home to supportive services such as licensed childcare for early childhood development, a clinic to address guests' emotional and physical healthcare needs, and classrooms for vocational job skills training. (These wraparound supportive services are easily accessible, located only footsteps from the newly renovated shelter and sleeping quarters.)

With this platform in place, MRM Unified Campus will be ideally suited to provide housing services that are critical in addressing and overcoming the risks posed by COVID-19.

- ✓ Emergency housing
- ✓ Housing of the homeless
- ✓ Transitional housing
- ✓ Low-income rental housing

This renovated and modern shelter will have separate secure access to private sleeping quarters for families, women and men — increasing our bed capacity by nearly 50% to spread out our homeless families and individuals for appropriate social distancing. This is a better solution than our current shelter buildings with crowded barracks-style rooms and an outdated service delivery model unsuited to deal with pandemic crises.

Indeed, Unified Campus will prevent rapid spread of COVID-19 among the homeless population we serve and remove barriers for everyone experiencing homelessness, helping our homeless people return to fully independently living. There is no doubt that such a facility will safeguard the homeless, staff members and community at-large from the ravages of COVID-19 and highly infectious diseases for years to come.

Special Benefits and Advantages for homeless individuals

- The development plan includes the addition of an onsite healthcare clinic. Why is that important? Ready access to preventative healthcare and mental health support will improve homeless individuals' well-being. Unified Campus' onsite clinic will have 3 exam rooms, 9 counseling and case management offices, and handicap accessible bathrooms. For the homeless, this wraparound supportive service will significantly avoid ailments such as diabetes to life-threatening emergency room visits, which compound providers' ability to deliver critical care for all and lowers limited intensive care capacity during this pandemic.
- Job skills training is mandatory to overcome homelessness. For the hundreds and a growing number of homeless adults for whom their jobs will not return post-pandemic, it will be imperative for them to gain marketable skills to secure steady, good paying jobs, to become tax-paying citizens, and to live fully

independent lives again. The separate building adjacent to our shelter, the "Life Change Center", will offer easy access to job training classrooms.

Project Funding Goals

To fully execute and deliver upon this ambitious project, the total development costs (TDC) were originally projected to be approximately \$12 million. However, in recent months, the COVID-19 economic impacts on goods and services have placed our project in peril as projected costs have escalated significantly; we are now anticipating TDC of approximately \$17.2 million.

As we work to secure this capital, we are pleased to report that \$13.75 million has been raised to date through a combination of funding sources, most especially including private donations. We are heartened by the broad-based support we have received for this project from Billings and surrounding areas' community members, civic groups, foundations, city/county leaders and the media; all have shown tremendous support and have given generously toward the Unified Campus.

Against this backdrop, we are now facing a funding gap of approximately \$3.4 million in order to launch the project and successfully complete its development.

Financial Assistance Requested

In turning to the possible funding opportunities available through the *American Rescue Plan Act*, and/or other federal allocations, the Montana Rescue Mission is requesting help from the State of Montana to further address this funding gap and end homelessness in eastern Montana. As our capital raising efforts continue, we ask for consideration of a funding allocation of \$3.4 million to the MRM Unified Campus, truly a worthy capital investment that will produce exceptional and sustainable benefits for years to come.

We believe the dollars devoted to this unique project will truly 'check all the boxes' in maximizing the benefit for the local community and the state of Montana. By utilizing the funds in this way (highest and best use), we are providing safe and secure apartments and shelter care (<u>Housing and Shelter Care</u>), a Healthcare Clinic (<u>Health & Human Services</u>), plus Vocational Training (<u>Job Creation</u>). All this opportunity wrapped up into one project – and on one campus.

The \$3.4 million we are requesting in State-approved federal funding will go toward materials and labor for down-to-the-stude demolition, new electrical wiring and plumbing and related-fixtures, HVAC, drywall, interior doors, paint, and flooring to create separate respite and quarantine rooms in the shelter building and for the "Life Change Center" on the Unified Campus.

Conclusion

This \$17.2 million development plan represents a bold vision and unique opportunity to provide community services at a higher and more efficient level. Through this financial assistance, Montana Rescue Mission intends to make homelessness brief, rare, and non-reoccurring.

For 75 years, MRM has served the state of Montana, particularly eastern Montana and Billings, all at no cost to taxpayers. With your one-time support of \$3.4 million, you will be helping protect a vulnerable population from COVID-19 and will help to end homelessness in Montana's largest city. Thank <u>YOU</u> for considering this request.

Sincerely

Rev. Matthew Lundgren
Executive Director

Montana Rescue Mission



Program Proposal and Funding Request From The American Rescue Plan Act

To: Economic Transformation Stabilization Commission

Date: July 26, 2021

Helena, MT

Pursuant to: Mental health services

Background

Willowbend Farm, Inc. (WBFI) is a Montana business, which Jeff and Darlene Patterson began operating in 2003.

WBFI operates a statewide equine assisted mental health program, Herd 2 Human (H2H) that incorporates interspecies communication/relationship building skills and therapy to provide mental health assistance to those struggling with thoughts of suicide, PTSD, family conflict and associated violence, as well as substance abuse that is either the onset or result of the stressors caused from emotional disorders. The H2H program is especially focused on veterans, but available to others in our service communities affected by emotional trauma.

The founder and master instructor of the H2H equine program is Jeff Patterson. In 2020 Jeff Patterson and WBFI entered a partnership with the University of Montana to develop a Participant-Centered Program Evaluation Project using the H2H program. We are tested, efficient, and have real world demonstrable impacts. In 2021- 2023 WBFI will be expanding to more Montana locations as we serve a broader population.

Jeff Patterson is a lifelong horseman of more than 50 years with years of leadership and experience in community service based equine programs. Jeff has also been an expert witness in Federal Court based on his recognized experience and expertise in this field.

Jeff Patterson was also a licensed private investigator for 38 years and understands the impact suicide, homicide, broken relationships, substance abuse, anger, and family discord have on the lives of veterans and people throughout our communities. Jeff saw this trauma first hand and used those experiences and his knowledge of horses to develop a uniquely effective way of assisting clients, witnesses, and survivors of trauma overcome emotional stress and mental roadblocks.

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Program Proposal and Funding Request

In an effort to help our veterans, and reach more of them, WBFI supports and collaborates with a coalition of veteran organizations as part of the Montana Veterans Associations. Working together veterans and other Montanans can begin understanding trauma and how it impacts each and every one of us. Mitigating the effects of trauma has real results by reducing suicide, family violence and building more resilient communities.

Past performance of WBFI / H2H

In 2010, Jeff developed and organized methods and techniques of interspecies communication between horses and human into a structured program called Herd 2 Human, focused on helping those with invisible injuries that are too often overlooked or forgotten.

Together Jeff and Darlene Patterson successfully utilized H2H to serve hundreds of individuals, whether one on one or in small groups. Numerous testimonials from H2H participants show us H2H surpasses any other programs they've experienced, and that they continue using the tools they acquire throughout their lifetimes.

The Need

Montana veteran and teen suicide rates are among the highest in the country while our economic indicators rank us among the lowest in the US. Those two factors, now coupled with COVID-19, have exacerbated the need for programs like H2H that help individual with self-value, prosperity, and hope for recovery from the fears that come with a pandemic, loss of loved ones, jobs, lock-downs, mask-wearing, separation, and broken relationships with family and friends, etc. The origin of Montanans' PTSD, anger, depression, fear, violence and family dissolution can be argued, but the fact that COVID-19 has exacerbated the cause cannot.

In the past 10 years, WBFI's H2H program has seen more than a few Montanans in the program that were contemplating or had attempted suicide or in family conflict due to hopelessness, despair or PTSD. It must be understood how difficult it is for a person suffering with a mental disorder to seek help to begin with. COVID-19 simply exacerbates that fear, keeping them at home, sometimes self-medicated, and in some cases in conflict with people who love them but don't know how to help other than calling 911.

Similar to a healthy family, the social and economic health of a society begins with the mental state of that family and/or society. Time in memorial has proven that income and socially advantaged families are not immune from family discord, violence and dissolution. Montana can build the most beautiful, high-tech communities in the US, and provide some of the most competitive economic opportunities in the US. However, the success of such an accomplishment will without question rely on the mental health of those who live here. The mental and physical health of any society begins with a foundation built on spirituality (without judgement), trust, self-awareness, compassion, and the ability to communicate without impassable conflict. H2H

not only teaches individuals how to build such a foundation with a horse, students naturally accept that the same philosophies and methods can be affectively practiced between humans.

Expansion/Goal

In 2017 WBFI was Approved by the Montana State Approving Agency to accept Veterans Administration educational benefits for those who are eligible to participate in GI BILL®, to certify veteran H2H instructors who can and will help others using the H2H program.

Successful expansion requires WBFI to teach and certify new H2H instructors state-wide. It is important that expansion include a combination of veteran and civilian instructors, as well Native American instructors who may more affectively reach out to Montana's reservation communities.

More facility locations and instructors will expand the program to serve a growing population of people in need as a result of stresses brought on by the isolation associated with the pandemic.

Sustainability

The H2H program has a 10-year track record of need and success. Short of miracle, which we should all wish for, humans will continue to experience trauma and continue to struggle to find hope for their future. The need for programs like H2H will always have value in sustaining mental health and resilient communities. Sustainability, in our present economic system, is thus determined by the availability of funding. State and Federal support may be the seed to growing support from private foundations and communities.

Budget

WBFI's budget to continue operations and expand to 4 other locations in Montana in 2021 through 2023 includes the annual costs of regular scheduled programs, fees for instructor certification, continued ED, oversight by a master instructor, outreach and marketing, participant follow-up, and licensed professional counseling assistance as needed.

Structure, budget and budget justification are attached.

Jeffrey T. Patterson

Jeffy 1. Vallen

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Program Proposal and Funding Request



General Budget

Willowbend Farm, Inc. 2021 Montana Statewide Equine Therapeutic Program and Participant-Centered Outcomes Project

Budget request for 5 Montana Herd 2 Human program locations and the UofM partnership

Missoula	\$219,380.00
Kalispell	\$68,040.00
Billings	\$34,020.00
Great Falls	\$34,020.00
Helena	\$34,020.00

^{*} Please see addendums for itemized costs

Master Instructor/Founder & Developer of Herd 2 Human

Salary	Continuing Ed and coaching of Instructor at each location,	\$120,000.00
	and verteran outreach over the grant period	
Salary	2 Marketing and outreach/follow up specialists	\$80,000.00
Lic Therapist	On call licensed counselor/therapist	\$40,000.00
	Total Willowbend Farm Budget:	\$629,480.00



Herd 2 Human Project Annual Budget

Note: (The costs below do not include licensed counselors or therapists fees when H2H is offered as an equine assisted psychotherapy [EAP] program.)

These costs reflect a reasonable amount of money necessary to appropriately maintain horses, facilities, and instructors for Herd 2 Human PTSD interspecies communication courses.

Provider: Willowbend Farm, Inc. H2H, Missoula County

Scheduled PTSD classes	June through October - 7 @ * \$11,340.00 =
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\$79,380.00

Veteran certified instructor school scholarships - 14 @ *** \$10,000 =

\$140,000.00

Total project costs for Missoula, MT H2H

\$219,380.00

Itemization of costs:

 Budget for each 6-week ICC program 	(3 hours per week for 6 weeks)
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Horse costs	Horse care for 6 horses for 6 weeks = ** \$250.00 per horse	\$1,500.00
Facilities rent	\$100.00 per hour for 18 hrs	\$1,800.00
Horse rent	\$50.00 per horse for 12 hrs = \$600.00 x 6 horses	\$3,600.00
H2H instructor	18 hours at \$100.00 per hour	\$1,800.00
H2H assistant	18 hours at \$60.00 per hour	\$1,080.00
Session Prep	3 hours at \$100.00 per hour	\$300.00
Wages for 1	Program helper per 6-wk course- 42 hrs @ \$30.00 hr (18	
employee with	hrs horse handling and classroom help during course work	
employee costs	& 24 hrs interim mental health and anti-burnout exercise	
	for the horses) Employees costs @ \$18.25/hr = Est, 493.50	
	w	\$1,260.00
	Total cost of a 6-week program	\$11,340.00

** Annual cost of horse care

Hay	3.65 ton/horse at \$225/ton (average 20 pounds per day)	\$821.25	
Bedding	Per stalled horse	\$156.00	
Deworming	Every 8 -12 weeks (52 wks ÷ 8 wks = 6.5 dewormings @		
	\$12.00 per horse)	\$78.00	
Trimming	Every 8 weeks (52 wks ÷ 8 wks = 6.5 trims @ \$45.00 per		
	horse	\$292.50	
Vaccinations	Basic vaccines	\$160.00	
Teeth floating	Every 3 years @ \$175.00 ÷ 3 yrs = annual cost	\$58.33	
Emergency vet	Buffer for unexpected horse injuries and vet costs	\$600.00	
	Total annual cost per horse	\$2,166.08	
	Total annual cost per horse in divided into 6 wk programs		\$250.00
	(Annual cost \$2.150.00 ÷ by 52 weeks x 6 weeks)		

*** Herd 2 Human Instructor Certification School Tuition

Horses	Cost of horse for student during 1st week at Willowbend Farm School	included
Housing	Cost of housing for 7 days @ \$100.00 per day for out of town students	\$700.00
Transportation Meals	Transportation between housing and arena (\$10.00/day) Cost of three meals per day (\$45.00 per day for 7 days for out of town stude	\$70.00 \$315.00
Materials	Cost of instructor manuals and study materials	\$24.00
Master Instructor Master instructor fees (60 hrs @ \$125.00/hr)		\$7,500.00
Assisstant	Assistants and horse handlers to master instructor (60 hrs @ \$60.00 hr)	\$3,600.00
Six-Mnths Super	Online and/or on location supervision of homework	included
Certification	Final program instruction, audit for certification (24 hrs @ \$125.00/hr)	\$3,000.00
	Sub-Total Sub-Total	\$15,209.00
	Afforability discount:	\$5,209.00
	Total	\$10,000.00



July 21, 2021

Director Scott Osterman Department of Commerce 301 South Park Ave. Helena, MT 59601

RE: Comments on HB 632 ARPA Economic Transformation and Stabilization and Workforce Development Advisory Commission

Director Osterman:

These comments are submitted in addition to public testimony provided on July 21, 2021 by Maren A. "Marney" McCleary, project developer in Kalispell for Rural Community Assistance Corporation (RCAC). RCAC is a non-profit organization with over 40 years of technical assistance and training expertise for the development and preservation of affordable housing in rural communities. Thank you for the opportunity to comment on this important time for Montana. RCAC urges the Montana Department of Commerce to invest a minimum of \$40 million of Coronavirus State Fiscal Recovery Funds to increase the supply of housing affordable to working families, seniors, lower, and no income households. Specifically, RCAC strongly recommends the following:

- To dedicate a portion of the \$40 million for grants to support projects that are underwritten tightly and cannot bear the burden of additional debt.
- To dedicate a portion of the \$40 million for low interest or deferred payment loans with forgiveness at the end of the affordability period for appropriate projects.
- Add to, or rehabilitate, existing shelter for those individuals and families exiting homelessness or at risk of homelessness.
- Provide predevelopment technical assistance for affordable housing development.
- Match existing funding sources; and
- Provide equity to shovel-ready projects that were not awarded Low-Income Housing Tax Credits due to a lack of available funds

Thank you for your consideration to these crucial investments to address our state's housing crisis.

Sincerely,

Dave Ferrier

Director for Housing

Rural Community Assistance Corporation



July 12, 2021

Director Scott Osterman
Department of Commerce
301 South Park Ave.
Helena, MT 59601

Director Osterman:

We, the Montana Housing Coalition, write today to urge the Department of Commerce invest Montana's State Fiscal Recovery Funds for affordable housing development. The Montana Housing Coalition is a statewide policy making group of housing developers, community agencies, and other stakeholders who recognize the importance of housing to our quality of life and our economy. Montana already faced an acute shortage of affordable housing, and the pandemic pushed even more households deeper into financial distress and housing instability. The State Fiscal Recovery Funds provides an unprecedented opportunity to address the severe lack of affordable, accessible, and available housing supply. The Montana Housing Coalition urges the Department of Commerce to invest a minimum of \$40 million of Coronavirus State Fiscal Recovery Funds to increase the supply of housing affordable to working families, seniors, and lower income households.

Through the Coronavirus State Fiscal Recovery Funds, the Department of Treasury provided State and Tribal governments significant resources to respond to the impact of the pandemic and substantial flexibility for using these funds to meet the needs of their communities and residents. One eligible use is to fund affordable housing development to increase the supply of affordable and high-quality housing targeted to households, populations, and areas hit the hardest by the pandemic. At least ten states and Washington D.C. have so far allocated or are considering similar investments.

A lack of quality, safe housing that families can afford is an issue confronting communities across the state. Only 46 affordable and available housing units existed for every 100 of the lowest income renter households.³ As a result, 68 percent of these households must pay more than half their incomes in rent and have little left over to pay for other essential needs like groceries, medication, and transportation. Much of the state's existing housing inventory is

¹ U.S. Department of the Treasury, "Coronavirus State and Local Fiscal Recovery Funds Interim final rule," May 17, 2021.

² National Low Income Housing Coalition, "<u>Using ARPA Coronavirus State and Local Recovery Funds to Develop Affordable Housing</u>," June 7, 2021.

³ National Low Income Housing Coalition, "Housing Needs by State: Montana," 2021.

aging and needs repair, with an estimated 30,000 Montana homes in poor or very poor condition.⁴ Estimates from August 2020 show there were more than 3,600 individuals experiencing homelessness in Montana.⁵ During the pandemic, lower income households reported having fallen behind on housing payments and little confidence in their ability to make next month's rent payment.⁶ The true impact of the pandemic on housing instability is yet to be seen.

Furthermore, the lack of affordable and available housing threatens Montana's economic recovery. The pandemic contributed to the loss of local workforces, particularly among workers earning low incomes as they are more likely to work in industries that saw job losses, such as the service industry. Coming out of the pandemic, local businesses struggle to hire and retain staff, even with incentives like Return-to Work bonuses and higher wages, because people cannot work a local job if they cannot find a place to live.

The need for more housing is apparent, yet Montana has yet to invest adequate state resources to address the problem. The state's primary funding source for affordable housing development is the federal Low Income Housing Tax Credit program. However, over the past five years, \$300 million of affordable housing projects that would have created an additional 2,000 housing units were not funded due to limited federal Low-Income Housing Tax Credits.

Recommendations

The Montana Housing Coalition urges the Department to recommend investing a minimum of \$40 million of Coronavirus State Fiscal Recovery Funds to increase the supply of housing affordable to working families, seniors, and lower income households.

Of this \$40 million, we would urge the Department of Commerce to dedicate at least \$30 million in grants for direct financial assistance to fill funding gaps and reduce total development costs for housing projects. These grants will be similar to Community Development Block Grants (CDBG) and Housing Development Partnerships Program (HOME) administered by the Montana Housing Division. The Department can prioritize grants used to:

- Purchase existing housing to convert to affordable housing; provide preconstruction technical assistance for affordable housing projects; and comprehensive rehabilitation and preservation of existing affordable housing.
- Match federal, local, and other funding sources.

⁴ Montana Housing Coalition, 2020.

⁵ Bridge, B., "Affordable housing in Montana," University of Montana Bureau of Business and Economic Research, Dec., 2020.

⁶ U.S. Census, "Week 12 Household Pulse Survey: July 16-July 21," July 29, 2020.

^{7 &}quot;The Renters and Rental Market Crisis Working Group," Urban Institute,

 Provide equity to housing projects that have applied for federal Low-Income Housing Tax Credits but not awarded due to lack of funds and located in communities disproportionately impacted by the pandemic.

Additionally, we urge the Department of Commerce to dedicate at least \$10 million in grants to nonprofit housing partners and service organizations for housing and facilities necessary to provide safe shelters and supportive housing. The Department can prioritize grants used to:

- Rent, acquire, and renovate existing facilities and convert underused hotels, motels, and other properties to shelters and supportive housing.
- Provide families at risk of or experiencing homelessness and for survivors of domestic violence.

Montana's State Fiscal Recovery Funds gives the Department of Commerce an unprecedented opportunity to tackle our state's housing crisis and, by doing so, build stronger, resilient communities. When we invest in housing, we invest in our children and families, we create jobs and keep local businesses alive, we keep Main Street thriving. Montana can follow the lead of other states that plan to use State Fiscal Recovery funds for housing development. This type of housing investment can leverage other federal resources to maximize the impact of these new funds. Even better, pairing new state and local funding resources with federal recovery funding will sustain the investments into the long term. We stand ready to assist the Department in any way we can as you consider our recommendations.

Sincerely,

Sheila Rice, Chair Montana Housing Coalition sheilaricemt@outlook.com

Adrienne Bombelles Montana Budget & Policy Center abombelles@montanabudget.org

Montana Housing Coalition Members

Accessible Space, Inc.
Affiliated Developers
Big Sky Community Housing Trust
Billings HA/HomeFront
Cedar Pointe Townhomes
City of Helena
City of Missoula
Clearwater Credit Union
Dick Anderson Construction

Echo Enterprises
Gauthier Agency
GL Development
Glacier Bank
GMD Development
Good Housing Partnership
Helena Area Habitat for Humanity
Helena Housing Authority
Homeword

Housing Solutions
Human Resources Development Council IX
Immanuel Lutheran Communities
Missoula Housing Authority
Missoula Human Resources Council
MT Association of Realtors
MT Cooperative Development Center
MT Credit Union Network
MT HRDC Directors Association
Mountain Plains Equity Group
MTM Holdings

NeighborWorks Montana
NeighborWorks Great Falls
North Fork Development
Rocky Mountain Development Council
Rural Community Assistance Corp
Sletten Construction
Sugarcreek Capital
Syringa Property Management
Trust Montana
Wishcamper Development

CC: Director Mike Foster, ARPA Program

President Mark Blasdel, chair, ARPA Economic Transformation Advisory Commission Director Kurt Alme, vice chair, ARPA Economic Transformation Advisory Commission Chief of Staff Chris Heggem, ARPA Economic Transformation Advisory Commission Commissioner Laurie Esau, ARPA Economic Transformation Advisory Commission Senator Ryan Osmundson, ARPA Economic Transformation Advisory Commission Senator Ryan Lynch, ARPA Economic Transformation Advisory Commission Speaker Wylie Galt, ARPA Economic Transformation Advisory Commission Rep. Kim Abbott, ARPA Economic Transformation Advisory Commission Rep. Llew Jones, ARPA Economic Transformation Advisory Commission